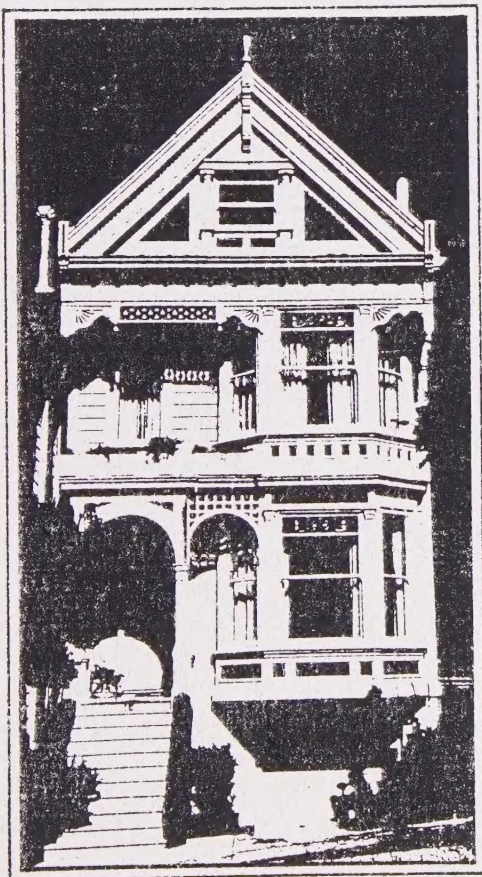


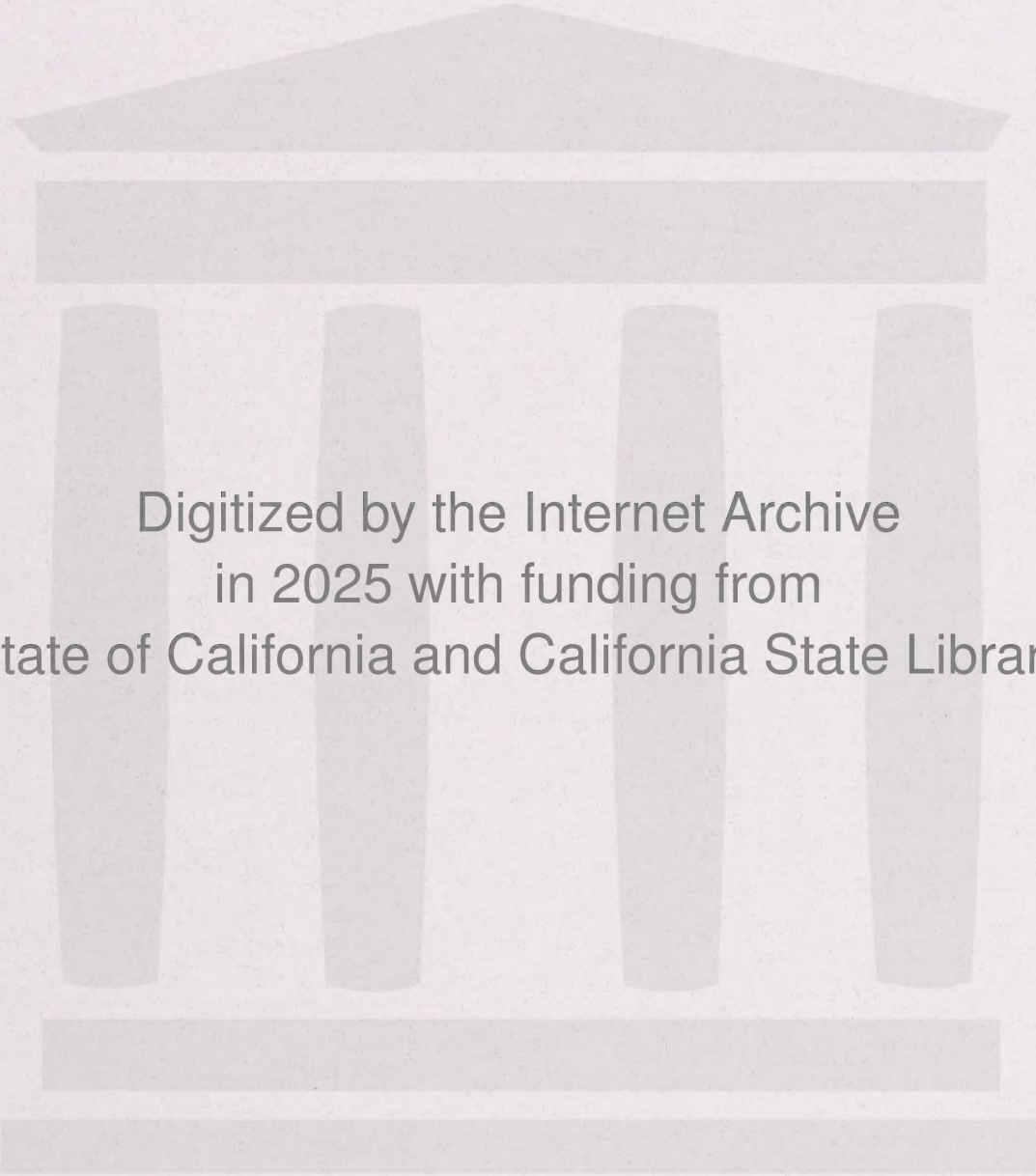
General Plan HOUSING ELEMENT



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HOUSING ELEMENT

Adopted

October 6, 1992

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Norman Gonsalves
Debra Rice

CITY STAFF

Michael Warren, City Manager
John Bunch, Planning Director
Katherine Hammer, Senior Planner
John Everts, Assistant Planner
Kelli Peterson, Planning Clerk

CONSULTANTS

J. Laurence Mintier & Associates
Planning Consultants
J. Laurence Mintier
Martin Carver

The Consulting Group
Richard Bornholdt

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INTRODUCTION

HOUSING ELEMENT REQUIREMENT

California planning law requires each city and county to develop and maintain a general plan. The general plan and all its parts must comprise an integrated, internally consistent, and compatible statement of policies for the jurisdiction. Among the mandatory elements which must be included in a general plan is a housing element. Government Code § 65683 describes the content of a housing element as follows:

The housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, and mobilehomes, and shall make adequate provision for the existing and projected needs of all economic segments of the community.

This Housing Element includes all of these required contents, and is a comprehensive update of the Housing Element adopted in 1986. The Element includes a current assessment of the housing needs, based in part on the Association of Bay Area Government's 1989 Housing Needs Determinations, resources available for development of housing for all economic segments, and a detailed analysis of potential sites for development of affordable housing. The Housing Element covers the period 1990 to 1995.

GENERAL PLAN CONSISTENCY

The Housing Element identifies a number of vacant and underutilized properties to be considered for rezoning to allow medium- and high-density residential development which is potentially affordable to lower income persons. In most cases, rezoning of these parcels would also require amendments to the Land Use Element of the General Plan. Consistency analysis with respect to Noise and Circulation Elements would also be required. General Plan consistency issues will be resolved in connection with individual rezoning proposals, which the City has committed to initiate as part of the Housing Element implementation program.

ORGANIZATION OF THE HOUSING ELEMENT

The Housing Element is divided into two parts. Part 1 contains the Housing Element's goals, policies, implementation programs, and quantified objectives. Part 2 contains the relevant portions of two background reports developed as part of the update process--the Background Report on Existing and Projected Housing Needs and the Background Report on Alternative Housing Strategies and Program Options. Part 2 is divided into seven chapters and includes four appendices. Chapter I summarizes information on Benicia's population, employment, and income. Chapter II describes Benicia's housing stock and its characteristics. Chapter III summarizes existing housing needs, projected housing needs, and the housing needs of special groups within Benicia's population. Chapter IV describes sites that are available within Benicia to meet the city's future housing needs and discusses the services available to support development of these sites. Chapter V discusses land use controls and governmental constraints. Chapter VI discusses non-governmental constraints on the production and availability of housing. Chapter

VII summarizes housing programs and activities in Benicia during the period 1986 to 1990 and evaluates implementation of the City's 1986 Housing Element. Appendix A contains a synopsis of special housing requirements. Appendix B summarizes the program options reviewed by the City as it developed its goals, policies, and implementation programs. Appendix C is a listing of bibliographic references and persons consulted in preparing the Housing Element. Appendix D is a description of the public participation program used in the development of this Housing Element.

PART 1

HOUSING GOALS, POLICIES, IMPLEMENTATION PROGRAMS, AND QUANTIFIED OBJECTIVES

INTRODUCTION

The goals, policies, implementation programs, and quantified objectives set forth in this part are the heart of the Housing Element and outline the City's approach to providing for the development and maintenance of sound and affordable housing in Benicia.

The Housing Element recognizes that, because of market factors, the provision of adequate housing sites will not alone guarantee the development of affordable housing. With this in mind, the Housing Element sets out eight primary areas for City action. First, the element addresses needed improvements in the institutional capacity of the City of Benicia to facilitate the development of affordable housing. Benicia is a relatively small city with limited staff resources. There is no redevelopment agency, and the City and the Benicia Housing Authority are limited by Article 34 restrictions of the State Constitution in their ability to develop affordable housing in the community. Despite the modest institutional resources of Benicia, the City has a substantial obligation to provide for the development of affordable housing. The Housing Element recognizes this and outlines steps to build Benicia's institutional capacity for developing affordable housing.

The second section addresses governmental constraints to the production of housing in the city. In this section, various provisions in the City's development policies are targeted for amendment to either bring regulations into compliance with state law or to relax regulations to facilitate the production of affordable housing.

The third section addresses new housing construction in Benicia. The cornerstone of this section is a commitment on the part of City to adopt an affordable housing program ordinance that requires all residential developers to include affordable housing in their projects, donate land, or propose an in-lieu contribution package. This program is particularly important in that of all the implementation measures outlined, it has the potential to result in the greatest number of affordable units being constructed. Various other measures are included in this section that augment the affordable housing program and include actions by the City to rezone underutilized commercial land for residential use, to use City-owned properties for affordable housing development, and to pursue public subsidies from the state and federal governments for underwriting affordable housing development.

Fourth, the Housing Element addresses rental and homeownership assistance. In this category the City is committing itself to programs that help renters and first-time homebuyers secure affordable housing. This demand-side intervention complements programs targeted at helping housing suppliers, and if successful should improve the ability of low- and moderate-income persons to obtain housing.

Fifth, the Housing Element addresses the issue of homelessness and the need for transitional housing. In this section, the City commits to supporting a regional program for the homeless; it also commits to a local program to provide services to those in need of transitional housing.

Sixth, the Housing Element addresses housing rehabilitation. While Benicia's housing stock is relatively new and in good condition, there is a need for publicly supported rehabilitation efforts. This should help

conserve the existing housing stock by preventing deterioration of properties occupied by fixed-income or low-income residents.

Seventh, the Housing Element sets out the City's policy for equal access to housing in Benicia, and, eighth, it addresses energy conservation in Benicia's existing and future housing stock.

The projected results of these policies and programs are quantified objectives for the City's actions based on an analysis of past experience and reasonable assumptions regarding the future. These objectives provide a modest but realistic estimate of the City's ability to meet its regional fair share housing goals. If realized, the objectives will meet a substantial portion of the projected housing needs for moderate and lower-income families and greatly exceed its projected need for the above-moderate-income category.

Summary of Background Report Findings

The policy document responds directly to findings made in Part II of the Housing Element which documents existing and projected needs. A summary of these finding is presented below.

- According to ABAG, Benicia needs to add 517 units of very low-income (up to 50 percent of median) housing, 376 units of low-income (up to 80 percent of median) housing, and 152 units of moderate-income (up to 120 percent of median) housing.
- Benicia has a housing affordability problem. The average sale price of a single-family dwelling has risen from \$180,746 in 1988 to \$239,766 in 1990, an increase of 33 percent in just two years. First-time homebuyers earning the area median income of \$35,000 currently can afford a house priced at \$90,500.
- Benicia has a very low housing vacancy rate, especially for single-family attached dwellings. At 2.04 percent (1990), Benicia's overall vacancy rate is the lowest of any city in Solano County.
- Deficiencies in service infrastructure limit the ability of Benicia to quickly resolve its housing shortage through new annexation and development; there is, however, sufficient infrastructure to develop infill sites.
- Benicia's proximity to the Bay Area and Contra Costa job markets has resulted in inflated land prices. A typical urban lot costs upward of \$80,000.
- Minor changes are required in Benicia's Zoning Ordinance to bring it in conformance with state law. These changes include revisions to density bonus provisions and to regulations for manufactured housing. In addition to these changes, Part II of the Housing Element identifies the need for reduction of the required minimum lot size for accessory residential units, and revision of permit fees for attached single-family dwellings to bring them in line with other types of residential construction.
- There is a potential for development of 3,000 to 5,000 new residential units in the Sky Valley area.

- The City owns a significant amount of property that is suitable for residential development.
- Benicia has a significant amount of underutilized commercially- and industrially-zoned land, some of which could be used for mixed-use or residential projects.
- Currently, there is no vacant land in the city zoned for high-density residential development.
- Of the 250 applicants on the Housing Authority's Section 8 waiting list in March 1990, over 200 were single mothers.
- According to a 1986 conditions survey, there are 54 housing units in need of rehabilitation in Benicia.
- The 1986 Housing Element Action Plan resulted in no lower-income housing being built in Benicia during the 1986-1990 period.

GOALS, POLICIES, AND IMPLEMENTATION PROGRAMS

Wherever in this Housing Element, a policy or program or other statement expresses the City's commitment to taking future action which, by law, is discretionary and/or may only be taken after notice and due process are afforded, such action cannot be taken until all structures of the law are complied with, and the statements contained herein are not to be deemed or construed as the final or binding decision of the City as respects the subject(s) addressed in the statement in question.

Institutional Framework

Goal 1: To improve the institutional framework for the provision of affordable housing

Policies

- | | |
|-------------|--|
| Policy 1.01 | The City will assume an active leadership role in efforts to attain the goals of the City's Housing Element and in implementing the programs specified in the Housing Element. |
| Policy 1.02 | The City will encourage public participation by all economic segments of the community in the implementation of the Housing Element. |
| Policy 1.03 | The City will establish and maintain working relationships with non-profit housing developers. |
| Policy 1.04 | The City will develop an active working relationship with the Benicia Housing Authority, and will promote expansion of the Benicia Housing Authority's powers and activities. |
| Policy 1.05 | The City will provide the staff resources as it is able to implement programs specified in the Housing Element. |

Implementation Programs

Program 1.01 The City will work cooperatively with the Housing Authority to coordinate affordable housing activities and implement the policies and programs of the Housing Element.

- Responsibility: Planning Department; Housing Authority
- Objective: Improved coordination between City staff and the Housing Authority
- Time Frame: FY 91-92
- Funding: General Fund

Program 1.02 The City will establish an ongoing relationship with non-profit housing developers to facilitate development of affordable housing projects in Benicia.

- Responsibility: City Manager; Economic Development Coordinator; Planning Department
- Objective: Increased production of affordable housing
- Time Frame: FY 91-92; ongoing
- Funding: General Fund

Program 1.03 The City will encourage the Benicia Housing Authority to initiate a local Article 34 election allowing for the construction of additional low- and very low- income housing units.

- Responsibility: City Council; Housing Authority
- Objective: Expanded ability of the Benicia Housing Authority
- Time Frame: FY 91-92
- Funding: General Fund

Government Process

Goal 2: To the extent feasible, remove governmental constraints on the production of housing.

Policies

Policy 2.01 The City will review housing development projects in an efficient and timely manner and will "fast-track" affordable and special need projects where possible and appropriate.

Policy 2.02 The City will relax minimum lot standards for second units and allow for the waiver of the requirement for covered parking for projects that include affordable housing.

Policy 2.03 The City will amend municipal regulations as needed to maintain consistency with state housing law.

- Policy 2.04 The City will amend permit fee schedule to promote the development of affordable housing.
- Polciy 2.05 The City may modify certain residential development standards to promote the development of affordable housing.

Implementation Programs

- Program 2.01 The City will design and implement a fast-track processing procedure for housing projects affordable to low- and moderate-income households.
- Responsibility: City Manager; Planning Department; Economic Development Coordinator
 - Objective: Reduced development costs for affordable housing projects
 - Time Frame: FY 91-92; 92-93
 - Funding: General Fund
- Program 2.02 The City will amend its Zoning Ordinance to reduce the standards for minimum lot size for detached second units from a minimum 10,000 square feet to 7,000 square feet and allow for the waiver of the requirement for covered parking for projects that include affordable units.
- Responsibility: City Council; Planning Commission, Planning Department
 - Objective: Reduced development costs for affordable housing projects
 - Time Frame: FY 91-92; 92-93
 - Funding: General Fund
- Program 2.03 The City will amend its Zoning Ordinance to conform with state law as regarding the regulation of manufactured housing, mobilehome parks, and density bonus provisions.
- Responsibility: City Council; Planning Commission, Planning Department
 - Objective: Expanded range of housing opportunities and increased production of affordable housing
 - Time Frame: FY 91-92; 92-93
 - Funding: General Fund
- Program 2.04 The City will amend its permit fee schedule as it affects small, attached single-family dwellings to achieve parity with development fees for other types of housing.
- Responsibility: City Council; City Manager; City departments
 - Objective: Reduced development costs
 - Time Frame: FY 91-92; ongoing
 - Funding: General Fund

- Program 2.05 The City will reduce or waive certain development fees, portions of fees, or combinations of fees for any project that constructs affordable housing units pursuant to (or in excess of) the requirements of Policy 3.03/Program 3.03.
- Responsibility: City Council; City Manager; Planning Department
 - Objective: Reduced development costs
 - Time Frame: FY 91-92; ongoing
 - Funding: General Fund
- Program 2.06 The City will amend its Zoning Ordinance to establish a procedure by which the decision making body is able reduce certain development standards for any project that constructs affordable housing units pursuant to (or in excess of) the requirements of Policy 3.03/Program 3.03.
- Responsibility: City Council; Planning Department
 - Objective: Reduced development costs
 - Time Frame: FY 91-92; ongoing
 - Funding: General Fund
- Program 2.07 The City will amend its Zoning Ordinance to clarify that the restriction on the number of boarders in a single family residences does **not** apply to Limited Residential Care, which is allowed by right in the Single Family zone.
- Responsibility: City Council, Planning Commission, Planning Department
 - Time Frame: FY 92-93

New Construction

Goal 3: To ensure development of an adequate supply and mix of new housing to meet future housing needs.

Policies

- Policy 3.01 The City will maintain an adequate supply of residential land in appropriate land use designations and zoning categories to accommodate projected household growth.
- Policy 3.02 The City will promote and facilitate through General Plan redesignation and rezoning, the development of residential uses on existing underutilized commercial sites where the viability of the predominant use in the area and the housing will not be adversely affected.
- Policy 3.03 The City will require developers of new residential projects of 10 or more units to develop 10 percent of all project units as moderate-income housing and five percent of all project units as low-income housing. In lieu of constructing the required number of moderate and/or low-income units on or off site, the developer may, at his election, pay an amount of money, dedicate an amount of developable land, or propose, for City consideration, an alternative in-lieu contribution package. If an in-lieu option is chosen by the developer, the amount of contribution shall be determined either by a formula

established 1) in an affordable housing program ordinance adopted by the City Council, or 2) within a development agreement approved by the City Council.

- Policy 3.04 The City will require all new housing constructed for the purpose of satisfying affordable housing requirements to remain affordable to the households in the income category for which the units were originally dedicated for a period of not less than 30 years.
- Policy 3.05 The City will require those residential units which are required to sell or rent at below-market rates and included within a housing development to be interspersed within the development and visually indistinguishable from the market-rate units.
- Policy 3.06 The City will promote the dispersal of affordable housing throughout the city and discourage the concentration of affordable housing in any one section of the community.
- Policy 3.07 The City will use, as appropriate, federal, state, and local funding techniques, such as mortgage revenue bonds, mortgage credit certificates, and low-income tax credits to develop affordable housing.
- Policy 3.08 The City will actively explore the feasibility of acquiring surplus government lands within Benicia for the development of affordable housing.
- Policy 3.09 The City will promote the development of apartments, duplexes, townhomes, and other rental units.
- Policy 3.10 The City, as appropriate, will require a minimum of 30 percent of all new residential units be developed as multi-family units.
- Policy 3.11 The City will promote the development of new second- and third-story residential units in the downtown area.
- Policy 3.12 The City will work with the private sector to ensure the timely development of the public services and facilities that may be needed to support the development of Sky Valley and other developing areas in northern Benicia.

Implementation Programs

- Program 3.01 The City will initiate rezoning of suitable low- and medium-density residential parcels for high-density residential use. The first parcels targeted for rezoning will be those listed in Tables 1 and 2 (pp. H-18, H-19) with owners interested in such rezoning, together with City-owned properties.
- Responsibility: City Council, Planning Commission; Planning Department
 - Objective: 74 very low-income units; 67 low-income units
 - Time Frame: The City initiated rezonings will commence in FY 92-93, with initiation of rezoning of all Table 1 and 2 parcels to take place by the end of 1994. If substantial resistance is met by an owner of a parcel, it is foreseeable that such a property would not be rezoned within this time frame.

- Funding: General Fund
- Program 3.02 The City will initiate rezoning of the commercial parcels in the Arsenal area, listed in Tables 1 and 2 (pp. H-18, H-19), to provide for high density residential use.
- Responsibility: City Council; Planning Commission; Planning Department
 - Objective: 46 very low-income units; 41 low-income units
 - Time Frame: The City initiated rezonings will commence in FY 92-93, with initiation of rezoning of all Table 1 and 2 parcels to take place by the end of 1994. If substantial resistance is met by an owner of a parcel, it is foreseeable that such a property would not be rezoned within this time frame.
 - Funding: General Fund
- Program 3.03 The City will adopt an affordable housing program ordinance requiring new residential projects of 10 or more units, to include affordable housing, or, at the developer's election, pay in-lieu fees, donate developable land, or provide an alternative in-lieu contribution package acceptable to the City. A formula to determine the appropriate amount of in-lieu contributions will be included within the ordinance.
- Responsibility: City Council; Planning Commission; Planning Department; Housing Authority; Economic Development Coordinator
 - Objective: 58 moderate-income units
 - Time Frame: FY 91-92
 - Funding: General Fund
- Program 3.04 The City will establish a housing trust fund to be funded by in-lieu fees and CDBG funds. This fund will be used to support affordable housing activities such as an equity share program, site acquisition, writedown of land costs, subsidization of rents and mortgages, site improvement, and provision of collateral for development loans.
- Responsibility: City Council; Planning Commission; Planning Department; Housing Authority
 - Objective: Establishment of dedicated budget for development of affordable housing
 - Time Frame: FY 91-92
 - Funding: General Fund
- Program 3.05 The City will investigate establishment of an equity share program funded with inclusionary in-lieu fees and other Housing Trust Fund moneys.
- Responsibility: City Manager; Planning Department; Housing Authority
 - Objective: Determine the feasibility of establishing an equity share program in Benicia.
 - Time Frame: FY 91-92
 - Funding: CDBG; General Fund

- Program 3.06 The City will require that moderate-income housing required under Policy 3.03 be priced affordable to households earning 90 percent or less of the area median income (as defined by HCD for that year).
- Responsibility: City Council; Planning Commission; Planning Department; Housing Authority
 - Objective: Housing affordable to households in the moderate-income category
 - Time Frame: Ongoing
 - Funding: General Fund
- Program 3.07 The City will require that low-income housing required under Policy 3.03 be priced affordable to households earning 65 percent or less of the area median income (as defined by HCD for that year).
- Responsibility: City Council; Planning Commission; Planning Department; Housing Authority
 - Objective: Housing affordable to households in the low-income category
 - Time Frame: Ongoing
 - Funding: General Fund
- Program 3.08 The City will apply to the California Department of Housing and Community Development (HCD) for Community Development Block Grant (CDBG) funds under the Small Cities Program; a portion of these funds will be used for the development of new low- and very low-income housing (e.g., site acquisition and improvement).
- Responsibility: Economic Development Coordinator; Housing Authority
 - Objective: Increased funds available to the City for the development of affordable housing
 - Time Frame: FY 91-92; ongoing
 - Funding: General Fund; CDBG funds
- Program 3.09 The City will use its powers and revenues as necessary and appropriate to assemble parcels and sell at reduced costs, or contribute, land to developers of lower-income housing projects.
- Responsibility: City Council; City Manager; Planning Department; Housing Authority; Economic Development Coordinator
 - Objective: Reduced land costs for developers of affordable housing
 - Time Frame: Ongoing
 - Funding: Housing Trust Fund; CDBG funds

- Program 3.10 The City will utilize funding techniques such as mortgage revenue bonds, mortgage credit certificates, and low-income tax credits for development of affordable housing for rental or ownership.
- Responsibility: City Manager; Housing Authority; Economic Development Coordinator
 - Objective: Subsidization of the development of affordable housing
 - Time Frame: FY 91-92; ongoing
 - Funding: General Fund
- Program 3.11 The City will investigate establishment of a real estate transfer tax as an additional source of funds for the housing trust fund.
- Responsibility: City Manager; Housing Authority
 - Objective: Determine the feasibility of establishing a real estate transfer tax in Benicia.
 - Time Frame: FY 91-92
 - Funding: CDBG; General Fund
- Program 3.12 The City will annually investigate and apply for State, federal and/or private funds which are available to help construct or leverage the financing of lower-income housing projects or lower-income units within market-rate projects. In particular, the City will explore the availability of funding through California's share of the Home Investment Partnerships Program (HOME).
- Responsibility: Housing Authority
 - Time Frame: FY 92-93, ongoing

Demand-Side Assistance for Rental and Home Ownership

Goal 4: To increase housing opportunities for lower-income renters and first-time homebuyers through the reduction of rental and ownership costs

Policies

- Policy 4.01 The City will promote housing opportunities for all income groups, including lower-income renters and newly-forming households.
- Policy 4.02 The City will utilize federal and state rental housing assistance programs and local funds to provide lower-income housing assistance.
- Policy 4.03 The City will accommodate the use of alternative living and ownership arrangements aimed at providing additional opportunities for special needs groups.

Implementation Programs

- Program 4.01 The City will encourage the Benicia Housing Authority to expand its Section 8 Rental Assistance Program by applying to HUD for additional Section 8 vouchers.
- Responsibility: City Council; Housing Authority
 - Objective: Increased number of persons whose rents are subsidized
 - Time Frame: FY 91-92; ongoing
 - Funding: HUD Section 8
- Program 4.02 The City may use its powers to issue mortgage revenue bonds to subsidize first-time homebuyers.
- Responsibility: City Council; City Manager; Housing Authority; Economic Development Coordinator
 - Objective: Improved buying power for first-time homebuyers
 - Time Frame: FY 92-93; ongoing
 - Funding: Mortgage revenue bonds
- Program 4.03 The City may institute a shared living program that aims at bringing together persons with special housing needs, including single parents and elderly persons, to share living accommodations and housing costs.
- Responsibility: City Council; Housing Authority
 - Objective: Increased housing opportunities for lower-income single-head-of-household families
 - Time Frame: FY 92-93; ongoing
 - Funding: Senior Citizens Shared Housing Program (HCD); General Fund

Special Needs

- Goal 5:** To ensure the availability of adequate facilities to shelter the homeless, those in need of transitional housing, and others with special needs.

Policies

- Policy 5.01 The City will promote the development of housing that meets the needs of those with special housing needs, including the homeless, those needing transitional housing, seniors, and disabled persons.
- Policy 5.02 The City will encourage the development of special housing facilities, including small community care facilities for the elderly, the mentally disordered, the disabled, and/or dependant and neglected children, in residential zones.

Implementation Programs

- Program 5.01 The City will apply for funds through the Stewart B. McKinney Homeless Assistance Act and other appropriate federal and state programs and contribute these funds to a regional effort with other jurisdictions in Solano County to maintain adequate facilities at regional facilities sufficient to shelter all homeless persons in Solano County.
- Responsibility: City Manager; Housing Authority
 - Objective: Increased facilities to shelter homeless persons in Benicia
 - Time Frame: FY 91-92; ongoing
 - Funding: General Fund; Stewart B. McKinney Homeless Assistance Act
- Program 5.02 The City will develop a transitional housing program in coordination with the Benicia Community Action Council to provide services to persons in Benicia in need of transitional housing.
- Responsibility: Planning Department; Housing Authority; Benicia Community Action Council
 - Objective: Increased transitional housing opportunities and services
 - Time Frame: FY 91-92; ongoing
 - Funding: General Fund; Stewart B. McKinney Homeless Assistance Act

Housing Rehabilitation

Goal 6: To improve the existing housing stock.

Policies

- Policy 6.01 The City will encourage private reinvestment in older residential neighborhoods and private rehabilitation of housing.
- Policy 6.02 The City will pursue all available state and federal funding assistance that is appropriate to Benicia's needs to rehabilitate housing.
- Policy 6.03 The City will support the revitalization of older neighborhoods by keeping streets and other municipal systems in good repair.
- Policy 6.04 The City will promote the continued upkeep of existing mobilehome parks.
- Policy 6.05 The City will implement measures to preserve architecturally and historically significant residential structures, particularly in designated historic areas.

Implementation Programs

Program 6.01 The City will apply as appropriate to the California Department of Housing and Community Development (HCD) for funding for the rehabilitation of low- and moderate-income housing. HCD programs to be considered include:

1) Proposition 77 and 84 low-interest loans: these funds can be used to purchase and rehabilitate underutilized non-residential structures for use as very low- and low-income rental housing.

2) Deferred Payment Rehabilitation Loan Program: these funds can be used to rehabilitate low- and moderate-income housing.

3) Special User Housing Rehabilitation Program: these funds can be used to rehabilitate substandard rental units for the elderly and for group housing for the physically, developmentally, or mentally disabled.

4) California Self-Help Housing Program: these funds can be used to assist low-income families in the rehabilitation of their own homes.

5) Community Development Block Grant Program--Small Cities Program: these funds can be used to assist low-income families in the rehabilitation of their own homes.

- Responsibility: City Manager; Housing Authority; Economic Development Coordinator; Non-profit developer
- Objective: 7 very low-income units, 40 low-income units, and 7 market-rate units rehabilitated
- Time Frame: FY 92-93; ongoing
- Funding: General Fund; CDBG funds

Program 6.02 The City will apply, as appropriate, to the California Housing Finance Agency (CHFA) for funding under the Multi-Family Rehabilitation and New Infill Construction Program for the rehabilitation of low-income rental housing.

- Responsibility: City Manager; Housing Authority; Economic Development Coordinator; Non-profit developer
- Objective: Increased funds available to the City for rehabilitation of substandard housing units
- Time Frame: FY 92-93; ongoing
- Funding: General Fund; CHFA funds

Equal Access

Goal 7: To ensure equal housing opportunities for all persons in Benicia regardless of race, religion, sex, marital status, ancestry, national origin, or color.

Policy

Policy 7.01 The City will promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.

Implementation Program

Program 7.01 The City will establish a complaint and mediation procedure for those persons who believe they have been denied access to housing because of their race, religion, sex, marital status, ancestry, national origin, or color.

- Responsibility: Planning Department; Housing Authority
- Objective: Improved complaint and mediation services for housing discrimination cases
- Time Frame: FY 91-92; ongoing
- Funding: General Fund; CDBG funds

Energy Conservation

Goal 8: To improve the energy efficiency of the housing stock in Benicia.

Policy

Policy 8.01 The City will promote home energy conservation and ensure that all new development comply with state law regarding energy conservation.

Implementation Programs

Program 8.01 The City will distribute information on currently available weatherization and energy conservation programs.

- Responsibility: Planning Department; Building Division
- Objective: Improved dissemination of information regarding weatherization and energy conservation programs
- Time Frame: FY 91-92; ongoing
- Funding: General Fund

Program 8.02 The City will implement state requirements, including Title 24 requirements, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures with respect to: 1) siting of buildings; 2) landscaping; and 3) solar access.

- Responsibility: Planning Department; Building Division
- Objective: Improved energy conservation in Benicia housing stock
- Time Frame: FY 91-92; ongoing
- Funding: General Fund

QUANTIFIED OBJECTIVES

The quantified objectives outlined in this section represent a reasonable expectation for the new housing units that will be developed and households that will be assisted during in the five-year time frame of the Housing Element based upon the programs outlined in the previous sections, the use of identified sites described below, and general market conditions.

Detailed Site Analysis

A detailed analysis of potential affordable housing sites within Benicia's current city limits was prepared in conjunction with this Housing Element. The analysis assumes that various housing funding programs now in existence will remain viable through the five-year time frame of the Housing Element, that subject properties will be rezoned for higher density residential use, that the City will work with a non-profit housing developer to construct the units, and that the City implements an affordable housing program requiring all development projects to provide affordable housing or pay fees into a housing trust fund to be used to support development of affordable housing.

Table IV-1 in Part 2 of this Housing Element identifies vacant infill sites suitable for residential development. Target sites were selected from this list for detailed analysis based on size of parcel, access (including access by public transit), and adjacent zoning and use. The sites chosen for detailed analysis are generally one acre or larger in size, have adequate access, and are in locations with compatible surrounding uses.

Two scenarios were developed for target properties in the detailed site analysis: 1) 60 percent of all units on developed sites sold or rented as affordable housing; 2) 49 percent of all units sold or rented as affordable housing. Sixty-percent affordability is the optimal mix of units for non-profit housing developers, but because the 60-percent affordability mix triggers an Article 34 vote (i.e., state law requires any housing project with 50 percent or more affordable units subsidized with public funds to be approved by a vote of the people), the analysis is also done assuming 49-percent affordable units. The site analysis is summarized in Tables 1 and 2. Map numbers refer to the numbers assigned the parcels in Figure IV-1 of Part 2 of the Housing Element.

Table 1

INFILL SITE ANALYSIS SUMMARY¹ - 60 PERCENT AFFORDABILITYCity of Benicia
1990 to Buildout

Map Number ²	Size (acres)	Assumed ³ Density	Very Low Income	Low Income	Market Rate	Total
Infill Sites						
1	0.8	22 du/acre	4	4	11	19
2 & 3	1.5	22 du/acre	9	9	15	33
7	1.7	22 du/acre	10	10	18	38
8	3.6	22 du/acre	22	22	34	78
18	1.6	12 du/acre ⁴	4	4	12	20
19 & 20	0.7	22 du/acre	3	3	10	16
21	4.8	9 du/acre ⁴	11	11	21	43
43 & 44	1.0	22 du/acre	5	5	12	22
45	1.8	22 du/acre	11	11	18	40
53	1.7	22 du/acre	10	10	18	38
Subtotal			89	89	169	347
Arsenal Area						
54	7.3	22 du/acre	46	46	68	160
55	1.2	22 du/acre	6	6	15	27
Subtotal			52	52	83	187
Total			141	141	252	534

Source: The Consulting Group; J. Laurence Mintier & Associates

Notes: ¹Inclusionary units are not included in this table.²These sites are identified in Part 2 of the Housing Element in Table IV-1, page H-66.³This does not include density bonus pursuant to Government Code §65915; if the density bonus provision was used it would increase the maximum allowable density to 27.5 dwelling units per acre in the RH zone and to 17.5 dwelling units per acre in the RM zone.⁴Site constraints preclude development of these parcels at higher densities.

Table 2

INFILL SITE ANALYSIS SUMMARY¹ - 49 PERCENT AFFORDABILITYCity of Benicia
1990 to Buildout

Map Number ²	Size (acres)	Assumed ³ Density	Very Low Income	Low Income	Market Rate	Total
Infill Sites						
1	0.8	22 du/acre	3	3	13	19
2 & 3	1.5	22 du/acre	7	6	20	33
7	1.7	22 du/acre	8	7	23	38
8	3.6	22 du/acre	18	17	43	78
18	1.6	12 du/acre ⁴	4	3	13	20
19 & 20	0.7	22 du/acre	3	3	10	16
21	4.8	9 du/acre ⁴	10	9	24	43
43 & 44	1.0	22 du/acre	4	4	14	22
45	1.8	22 du/acre	10	7	23	40
53	1.7	22 du/acre	7	8	23	38
Subtotal			74	67	206	347
Arsenal Area						
54	7.3	22 du/acre	40	37	83	160
55	1.2	22 du/acre	6	4	17	27
Subtotal			46	41	100	187
Total			120	108	306	534

Source: The Consulting Group; J. Laurence Mintier & Associates

Notes: ¹Inclusionary units are not included in this table.²These sites are identified in Part 2 of the Housing Element in Table IV-1, page H-66.³This does not include density bonus pursuant to Government Code §65915; if the density bonus provision was used it would increase the maximum allowable density to 27.5 dwelling units per acre in the RH zone and to 17.5 dwelling units per acre in the RM zone.⁴Site constraints preclude development of these parcels at higher densities.

Summary of Quantified Objectives

Table 3 summarizes the number of units expected to be built and the number of households expected to be assisted within the five-year time frame of this Housing Element. The quantified objectives for new construction include the estimated number of units to be achieved from the affordable housing program, from the rezoning of targeted commercially-zoned properties, and from the rezoning of residential infill properties for higher residential densities.

Table 3

SUMMARY OF QUANTIFIED OBJECTIVES ¹					
CATEGORY	VERY LOW	LOW	MODERATE	ABOVE MODERATE	TOTAL
NEW CONSTRUCTION					
ABAG Housing Needs Determination for the Time Period 1988 to 1995	517	376	517	939	2,349
Residential Permits Issued Since 1988 ²	0	0	365	1,022	1,387
Remaining Need	517	376	152	0	1,045
Units Developed Through Housing Programs ³					
Affordable Housing Program ⁴	0	0	58	0	58
Infill Housing ⁵	74	67	0	0	141
Commercial Rezoning ⁵	46	41	0	0	87
Market Rate Units (Southampton and Sky Valley) ⁶	0	0	0	1,454	1,454
Market Rate Units (Infill) ⁷	0	0	41	347	388
Total New Construction	120	108	99	1,801	2,128
UNMET NEED	397	268	53	0	718
EXCEEDED NEED	0	0	0	1,801	1,801
(Continued)					

Table 3 (Continued)

CATEGORY	SUMMARY OF QUANTIFIED OBJECTIVES ¹				
	VERY LOW	LOW	MODERATE	ABOVE MODERATE	TOTAL
CONSERVATION					
Existing Section 8 Vouchers and Rental Certificates	256	0	0	0	256
REHABILITATION					
Rehabilitation Program ⁸	7	40	7	0	54

Source: City of Benicia; J. Laurence Mintier & Associates

Notes:

¹Covers the period January 1, 1990 to April 1, 1995

²From Table III-3

³Assumes that all needed infrastructure will be in place by 1995.

⁴Assumes 10 percent moderate-income inclusionary requirement applied to 15 percent of low-range estimate for Sky Valley (15% of 3,862 units); assumes that 5 percent low-income inclusionary requirement will be fulfilled by payment of in-lieu fees and therefore results in no units built directly; and assumes that in-lieu fees that are collected will be used to subsidize infill housing projects.

⁵Assumes that 49 percent of the specified infill project units will be affordable to low- and moderate-income households, subsidized in part by in-lieu fees collected from inclusionary program; see Table 2, page H-19.

⁶Assumes 90 percent of 15 percent of low-range estimate for Sky Valley (15% of 3,862) will be market rate; assumes all of 793 vacant lots in Southampton will be market rate; and assumes 10 acre multi-family site in Southampton will yield 140 units, all of which will be market rate.

⁷These are the balance of units on infill parcels not targeted in the affordable housing program per Tables 1 and 2; assumes 25 percent of these market-rate infill units (25% of 328) will be developed by 1995 and that one-half of these (41 units) will be rental units priced in the moderate range; the balance (41 units) plus 306 units from infill and commercial rezoning projects constitute the 347 market-rate units.

⁸Assumes that 50 percent of rehab units are rental units and 50 percent are owner-occupied units; of the rental units, 75 percent are very low income and 25 percent are low income; of the owner-occupied units, 75 percent are low income and 25 percent are market rate.

PART 2

BACKGROUND REPORT

INTRODUCTION

This section of the Housing Element contains material developed as part of the Housing Element update program and is based on two reports: 1) the Background Report on Existing and Projected Housing Needs; and 2) the Background Report on Alternative Housing Strategies and Program Options.

Part 2 is divided into seven chapters and includes four appendices. Chapter I summarizes information on Benicia's population, employment, and income. Chapter II describes Benicia's housing stock and its characteristics. Chapter III summarizes existing housing needs, projected housing needs, and the housing needs of special groups within Benicia's population. Chapter IV describes sites that are available within Benicia to meet the city's future housing needs and discusses the services available to support development of these sites. Chapter V discusses land use controls and governmental constraints. Chapter VI discusses non-governmental constraints on the production and availability of housing. Chapter VII summarizes housing programs and activities in Benicia during the period 1986 to 1990 and evaluates implementation of the 1986 Housing Element. Appendix A is a synopsis of special housing requirements. Appendix B is a summary of the program options reviewed by the City as it developed its goals, policies, and implementation programs. Appendix C is a listing of bibliographic references and persons consulted in the Housing Element. Appendix D is a description of the public participation program used in the development of this Housing Element.

CHAPTER I

POPULATION, EMPLOYMENT AND INCOME

INTRODUCTION

This chapter describes Benicia's population, employment characteristics, and income in terms of current conditions, trends, and projections. The information in this chapter comes primarily from the 1980 Census, the California Department of Finance, and the Association of Bay Area Governments.

Benicia is located in southern Solano County on Carquinez Strait. Like Bay Area communities, Benicia is a desirable place to live because of its proximity to the employment centers of the Bay Area and the attractiveness of its housing and neighborhoods. Also like many Bay Area communities, Benicia is experiencing tremendous growth pressures. In 1990, Benicia had a population of 25,342 people and a land area of almost 14 square miles.

POPULATION GROWTH

Historic Growth

Benicia was founded in 1847 and early on served as a convenient port along the way to California's gold fields. During the 1940s, Benicia grew dramatically due to wartime employment at the Mare Island Shipyards in Vallejo and at the United States arsenal in Benicia. In 1964, the 2,300-acre arsenal property was abandoned by the government and developed as a business park by Benicia Industries. Employment steadily increased as new businesses moved into the Benicia Industrial Park. In 1971, the Southampton Company acquired most of the undeveloped land north of Interstate 780 and began building houses. Since the early 1970s, Benicia has continued to grow steadily as a result of its proximity to Central Contra Costa County and other Bay Area employment centers, and as a result of its own expanding employment base. These expanding employment opportunities coupled with the availability of new housing in Benicia to produce a steady population increase. Table I-1 portrays Benicia's population growth since 1940.

According to Table I-1, Benicia had an estimated population of 25,342 persons in 1990. Of this total, 25,261 persons were living in households and 81 were living in group quarters. According to these same estimates, there were 9,246 households in Benicia. In 1990, Benicia constituted 7.5 percent of the total population of Solano County (see Table I-2).

Table I-1

HISTORICAL POPULATION GROWTH

City of Benicia
1940-1990

Year	Total Population	Group Quarters Population	Total Household Population	Population per Household	Change in Total Population
1940	2,419	--	--	--	n/a
1950	7,284	--	--	--	201.0%
1960	6,070	--	--	--	17.0%
1970	7,352	--	--	--	21.0%
1980	15,376	57	15,319	2.670	109.0%
1981	16,375	57	16,318	2.676	9.5%
1982	17,528	57	17,471	2.691	7.0%
1983	18,395	57	18,338	2.733	4.9%
1984	19,248	57	19,227	2.733	4.6%
1985	20,879	57	20,822	2.723	8.5%
1986	21,249	57	21,192	2.726	1.8%
1987	21,860	72	21,788	2.647	2.9%
1988	23,043	69	22,974	2.672	5.4%
1989	24,345	81	24,264	2.716	5.7%
1990	25,342	81	25,261	2.732	4.1%

Sources: United States Census; California Department of Finance

Projected Growth

The Association of Bay Area Governments (ABAG) in *Projections '90* estimated that Benicia will grow by 4,400 persons between 1990 and 1995 and by 11,100 persons between 1990 and 2005 (see Table I-2). Households are expected to increase by 1,750 between 1990 and 1995 and by 4,400 between 1990 and 2005. During the 1990 and 2005 period, Benicia's average household size is expected to decrease only slightly from 2.73 to 2.62. Benicia's share of Solano County's population is expected to remain approximately the same--about 8 percent--between 1990 and 2005.

Table I-2

POPULATION PROJECTIONS
**Benicia and Solano County
1990 - 2005**

	1990	1995	2000	2005
Benicia				
Population	25,342	30,100	33,800	36,800
Households	9,246	11,350	12,800	14,000
Average Household Size	2.73	2.63	2.62	2.62
Solano				
Population	339,807	379,300	422,500	455,400
Households	114,702	133,260	149,750	162,880
Average Household Size	2.83	2.73	2.71	2.69

Source: California Department of Finance; ABAG, Projections '90

POPULATION AGE STRUCTURE

Benicia's 1980 population age distribution differed from Solano County's in that Benicia's population was older than that of the county generally. In Benicia the median age in 1980 was 30.7 years; the median age in Solano County in 1980 was 27.38 years. According to ABAG, median age in Solano County is expected to rise to 30.92 by 1995 and to 32.69 years by 2005.

Table I-3 shows Benicia's population by age group in 1980.

Table I-3

POPULATION AGE DISTRIBUTION
City of Benicia
1980

Age Group	Number	Percent
Under 15	3,713	24.1%
15-29	3,721	24.2%
30-44	4,066	26.4%
45-59	2,214	14.4%
60-74	1,308	8.5%
75 +	354	2.3%
	15,376	100.0%

Source: United States Census

ETHNICITY

Benicia's racial and ethnic profile has changed as it has grown. The Census indicates that in 1970 whites made up 96 percent of Benicia's population. By 1980 this percentage dropped to 89.7 percent. Table I-4 compares Benicia's 1980 racial and ethnic composition to Solano County's.

Table I-4

RACIAL AND ETHNIC PROFILE
**Benicia and Solano County
1980**

	City of Benicia		Solano County	
	Number	%	Number	%
White	13,298	86.5	174,181	74.1
Black	723	4.7	27,785	11.8
Amer Indian, Eskimo, Aleut	161	1.1	1,981	0.8
Asian, Pacific Islanders	772	5.0	17,377	7.4
Other	422	2.7	13,879	5.9
TOTAL	15,376	100.0	235,203	100.0
Persons of Spanish Origin*	978	6.5	24,773	10.5

Source: United States Census

Note: *This category is not based on race but instead includes persons from various racial backgrounds who are of Spanish origin.

HOUSEHOLD COMPOSITION

The household composition of Benicia roughly reflects the household composition of Solano County. In 1980, almost 23 percent of Benicia's households were made up of single persons, 72.5 percent were family households, and 4.8 percent were non-family households (see Table I-5).

Table I-5

HOUSEHOLD COMPOSITION
City of Benicia and Solano County
1980

	City of Benicia		Solano County	
	Number of Households	%	Number of Households	%
Single Person	1,291	22.5%	15,573	19.4%
Two or More Person				
Married-Couple Family	3,518	61.3%	50,941	63.3%
Other family				
Male Householder	140	2.4%	2,271	2.8%
Female Householder	502	8.8%	8,032	10.0%
Non-Family Household	286	5.0%	3,609	4.5%
Total	5,737	100.0%	80,426	100.0%

Source: United States Census

EMPLOYMENT

Benicia is well located to serve the needs of business and industry. The city is located close to water, rail, highway, and pipeline corridors. This well-developed transportation network provides easy access to both domestic and international markets. Industries located in and around Benicia include food processing, chemical manufacturing, natural gas production, recreational vehicle manufacturing, and container manufacturing. The largest concentration of industry in Benicia is in the Benicia Industrial Park. This 3,000 acre site is the largest port-oriented industrial park on the West Coast. More than 300 businesses, including an Exxon oil refinery which is the city's largest employer, have located in the park since its opening in 1965.

Between 1980 and 1990, according to ABAG projections, Solano County employment increased by 29,441 jobs, a 32 percent increase. Between 1990 and 1995 employment in Solano County is expected to increase by 18 percent. Benicia has added approximately 5,349 jobs since 1980, a 105 percent increase. Between 1990 and 1995 another 3,210 jobs are expected to be added (see Table I-6). This strong employment growth in Solano County is expected to continue to increase the demand for housing in

Benicia. Housing located near major job centers is expected to become even more desirable as travel time to work increases due to traffic congestion throughout Contra Costa County and the Bay Area.

Table I-6

TOTAL EMPLOYMENT
City of Benicia and Solano County
1980-2005

Year	City of Benicia	Solano County
1980	5,081	90,789
1985	6,540	100,240
1990	10,430	120,230
1995	13,640	141,300
2000	16,450	160,060
2005	17,870	181,440

Source: ABAG, Projections '90

In 1980, 49 percent (7,542) of Benicia's residents were employed. ABAG projects that by 1995, 55 percent (16,700) of the city's residents will be employed (see Table I-7). This increasing rate is due to a number of factors, including an increase in the number of working women, attributable in part to the need for two incomes in a family to make housing payments.

Table I-7

TOTAL EMPLOYED RESIDENTS
City of Benicia and Solano County
1980-2005

Year	City of Benicia	Solano County
1980	7,542	102,626
1985	10,800	121,100
1990	13,900	154,000
1995	16,700	187,200
2000	18,900	211,100
2005	20,400	228,500

Source: ABAG, Projections '90

THE JOBS/HOUSING BALANCE

The concept of a jobs/housing balance is being employed by planners to measure the degree to which sub-regions are inducing commuter travel as they grow. A jobs/housing balance is achieved in a sub-region if the sub-region has a number of jobs equal to the number of employed residents. For example, a city that has 10,000 employed residents needs 10,000 jobs to be in balance. A sub-region is said to be out of balance if it either has more jobs than employed residents (i.e., is job rich) or has more employed residents than jobs (i.e., is housing rich).

In 1980, Benicia had a ratio of jobs to employed residents of .67 (5,081 jobs/7,542 employed residents). In 1985, the ratio of jobs to employed residents dropped to .61, indicating that Benicia gained more employed residents than jobs between 1980 and 1985. In 1990, the ratio increased to .75, indicating the number of jobs increased faster than the number of employed residents between 1985 and 1990. ABAG projections indicate that by 2005, Benicia will have a ratio of jobs to employed residents of .88. In short, Benicia will continue to be housing rich and a net exporter of workers, but will improve its jobs/housing balance by adding more jobs than employed residents between 1990 and 2005 (see Table I-8).

Table I-8

JOBS/HOUSING BALANCE

City of Benicia*
1980-2005

Year	Number of Jobs	Number of Employed Residents	Ratio of Jobs to Employed Residents
1980	5,081	7,542	.67
1985	6,540	10,800	.61
1990	10,430	13,900	.75
1995	13,640	16,700	.82
2000	16,450	18,900	.87
2005	17,870	20,400	.88

Sources: J. Laurence Mintier & Associates; ABAG Projections '90

Note: *This includes Benicia's Sphere of Influence

FAMILY AND HOUSEHOLD INCOME

Benicia's median family income in 1980 was higher than the Solano County median (see Table I-9). In 1980, approximately 21 percent of the city's households were considered very low income (earning less than 50 percent of median income), more than 11.5 percent were considered low income (earning between 50 and 80 percent of median), approximately 27.7 percent were considered moderate income (earning between 80 and 120 percent of median), and slightly less than 39 percent were considered above moderate income (earning more than 120 percent of median).

In 1980, Benicia's median family income was higher than its median household income by about 13 percent. This is because the definition of a household used by the Census includes single persons living alone while the definition for family does not. The use of median family income for calculating affordability, therefore, tends to overstate the incomes of those who might be seeking housing. This is of particular concern as the number of single persons living alone increases (a trend that was recognized in the 1980s).

Table I-9

FAMILY AND HOUSEHOLD INCOME

City of Benicia
1980

Family Income

Benicia Family Median	\$26,362
Solano County Family Median	\$21,606

Family Income	Number	Percent
Less than \$5,000	95	2.3%
\$5,000-\$9,999	289	7.0%
\$10,000-\$14,999	502	12.1%
\$15,000-\$19,999	479	11.5%
\$20,000-\$24,999	522	12.6%
\$25,000-\$29,999	629	15.1%
\$30,000-\$35,000	493	11.9%
\$35,000-\$39,999	415	10.0%
\$40,000-\$49,999	472	11.4%
\$50,000 or more	256	6.2%

Household Income

Benicia Household Median	\$23,297
Solano County Household Median	\$19,264

Household Income	Number	Percent
Less than \$5,000	409	7.1%
\$5,000-\$9,999	579	10.1%
\$10,000-\$14,999	722	12.6%
\$15,000-\$19,999	649	11.3%
\$20,000-\$24,999	744	13.0%
\$25,000-\$29,999	720	12.6%
\$30,000-\$35,000	600	10.5%
\$35,000-\$39,999	461	8.1%
\$40,000-\$49,999	551	9.6%
\$50,000 or more	286	5.0%

Source: ABAG Regional Data Center, 1980 Census Area Profiles--Benicia, Solano County

In constant 1988 dollars, ABAG projects that average household income will increase in Benicia from \$41,184 in 1980, to \$45,700 in 1990, and to \$47,400 in 1995. These averages are significantly higher (by about \$7,000) than those for Solano County as a whole (see Table I-10).

Table I-10

AVERAGE HOUSEHOLD INCOME
(in Constant 1988 Dollars)
City of Benicia and Solano County
1980-2005

Year	City of Benicia	Solano County
1980	\$41,184	\$34,510
1985	43,200	35,400
1990	45,700	37,200
1995	47,400	39,500
2000	49,500	42,800
2005	52,200	45,800

Source: ABAG, Projections '90

CHAPTER II

HOUSING STOCK AND CHARACTERISTICS

INTRODUCTION

This chapter describes Benicia's housing stock and its characteristics, with comparisons with surrounding cities, Solano County, and the Bay Area. The information in this chapter comes primarily from the 1980 Census, the California Department of Finance, and the Association of Bay Area Governments, but is supplemented by information from the City of Benicia and other sources.

HOUSING STOCK GROWTH AND COMPOSITION

Up until the 1940s, Benicia had fewer than 1,000 dwelling units. During the 1940s, the Highlands and West Manor subdivisions were built, and through the 1950s another 1,000 to 1,500 units were added. In 1970, Benicia had 2,610 dwelling units. In 1971, the Southamptn Company acquired most of the undeveloped land north of Interstate 780 and began building houses. This was a boom period for Benicia. By 1980, Southamptn and other developers added 3,300 units to the city's housing stock. Between 1980 and 1989 another 3,128 units were added (new construction minus demolitions and conversions). Units added since 1980 include 2,421 single-family units, 325 small multi-family (2 to 4 units), 374 large multi-family units (5 plus units), and 8 mobilehomes (see Table II-1).

Table II-1

NUMBER AND TYPE OF DWELLING UNITS

City of Benicia
1980-1990

Year	Total	Single Family	% of Total	2-4 Units	% of Total	5+ Units	% of Total	Mobile- Homes	% of Total
1980	5,911	4,177	70.7%	658	11.1%	838	14.2%	238	4.0%
1981	6,244	4,510	72.2%	658	10.5%	838	13.4%	238	3.8%
1982	6,618	4,882	73.8%	658	9.9%	838	12.7%	240	3.6%
1983	6,895	5,154	74.7%	658	9.5%	838	12.1%	245	3.5%
1984	7,261	5,405	74.4%	672	9.2%	938	12.9%	246	3.4%
1985	7,760	5,560	71.6%	976	12.6%	978	12.6%	246	3.2%
1986	7,972	5,763	72.3%	976	12.2%	988	12.4%	245	3.1%
1987	8,449	6,010	71.1%	981	11.6%	1,212	14.3%	246	2.9%
1988	8,701	6,261	71.9%	983	11.3%	1,212	13.9%	245	2.8%
1989	9,039	6,598	73.0%	983	10.9%	1,212	13.4%	246	2.7%
1990	9,439	6,907	73.2%	983	10.4%	1,303	13.8%	246	2.6%

Source: California Department of Finance

Table II-2 compares Benicia's housing stock in 1990 with those of other Solano County cities. These statistics reveal the similarities in the housing stocks of the cities in Solano County.

Table II-2

HOUSING STOCK COMPOSITION

Solano County Cities
1990

	Total	Single Family	% of Total	2-4 Units	% of Total	5+ Units	% of Total	Mobile- Homes	% of Total
Benicia	9,439	6,907	73.2%	983	10.4%	1,303	13.8%	246	2.6%
Dixon	3,606	2,684	74.4%	344	9.5%	552	15.3%	26	*
Fairfield	26,919	18,922	70.3%	1,399	5.2%	5,796	21.5%	802	3.0%
Rio Vista	1,477	1,053	71.3%	83	5.6%	229	15.5%	112	7.6%
Suisun City	6,875	5,513	80.2%	459	6.7%	849	12.3%	54	*
Vacaville	22,936	16,358	71.3%	1,795	7.8%	3,919	17.1%	864	3.8%
Vallejo	39,593	27,782	70.2%	4,349	11.0%	6,368	16.1%	1,094	2.8%

Source: California Department of Finance

Note: *Less than 1%

In 1980, 57 percent of dwelling units in Benicia had three or more bedrooms. Studio and one-bedroom units constituted 13 percent, and two-bedroom units constituted 29 percent of the housing stock (see Table II-3).

Table II-3

NUMBER OF BEDROOMS PER UNIT		
City of Benicia 1980		
Number of Bedrooms Per Housing Unit	Number of Units	Percent of Total
None and One	781	13%
Two	1,736	29%
Three or More	3,394	57%
Total	5,911	100%

Source: United States Census

AGE AND CONDITION OF HOUSING STOCK

Benicia's housing stock is relatively new, and thus, in fairly good condition. It was not until the late 1960s, after the arsenal phased out and the Southampton development began, that a significant number of new units were added to Benicia's housing stock. A majority of Benicia's 1980 housing stock was built after 1970 (see Table II-4). The median age of housing units in 1980 was about 13 years according to the Census.

Table II-4

AGE OF THE HOUSING STOCK		
City of Benicia 1980		
Year Built	Number	Percent
1970-1980	3,326	56%
1960-1969	640	11%
1950-1959	514	9%
1940-1949	789	13%
1939 or earlier	642	11%
Total	5,911	100%

Source: United States Census

The 1980 Census indicates that of a total 5,911 dwelling units only a relatively small percentage were substandard (189 units). Table II-5 presents statistics on substandard housing in Benicia.

Table II-5

SUBSTANDARD HOUSING UNITS
**City of Benicia
1980**

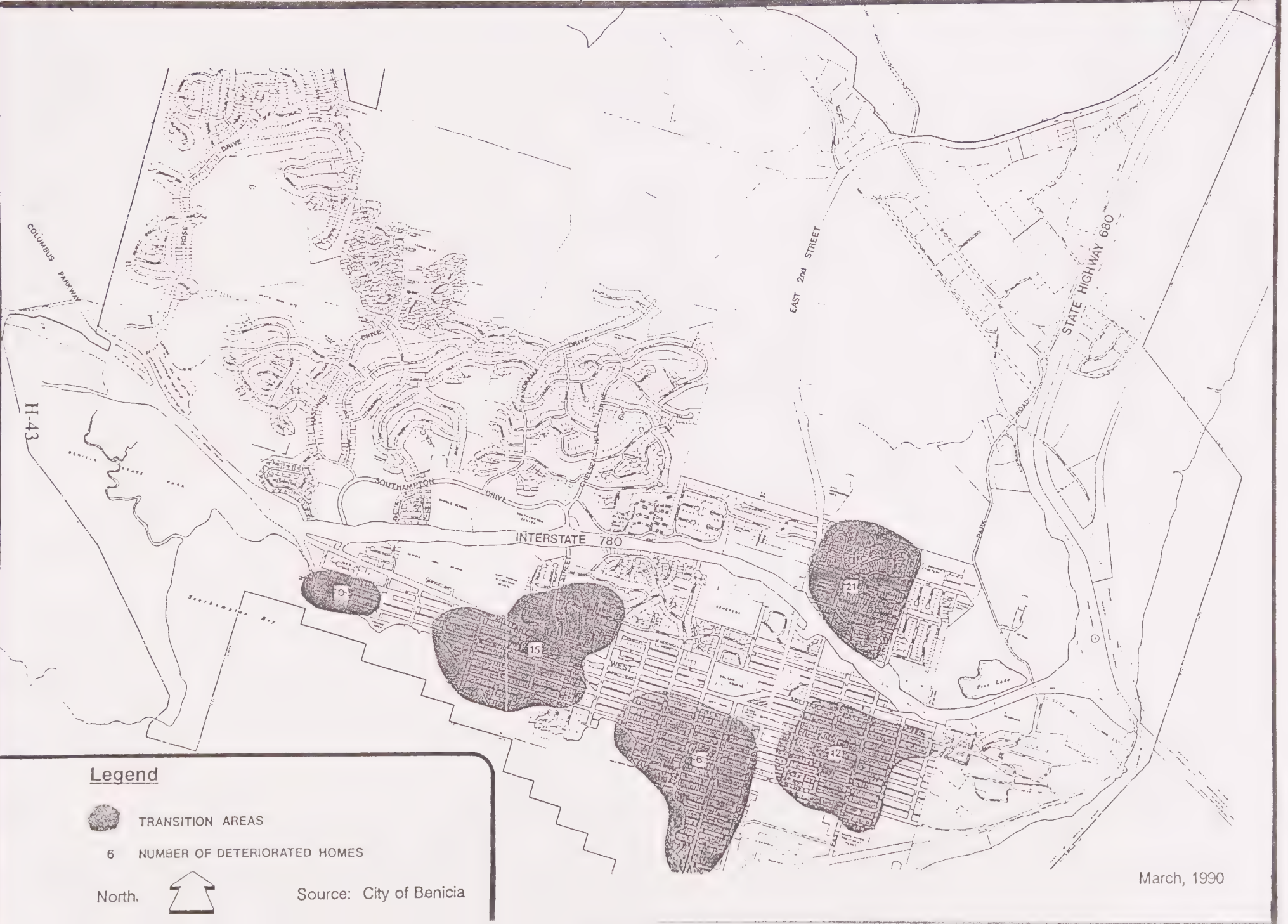
Incomplete* Plumbing	Incomplete Kitchen	No or half Bath	Incomplete Heating	No Public Sewer
24	38	79	19	29

Source: United States Census

Notes: *Lack complete plumbing for household use; data available for occupied units only.

As part of the 1986 update of the Housing Element, consultants for the City conducted a windshield survey of housing conditions. Measuring three categories of deterioration, the survey differed from the 1980 Census report in that it measured only physical conditions readily observable from the street. The Census, on the other hand, gathered information concerning internal conditions of dwelling units based on survey responses. Figure II-1 shows the location and approximate number of substandard units in Benicia as determined by the windshield survey in 1986. The 1986 survey reported that only 54 units were in deteriorated condition. The location of these units corresponds to the areas with the greatest concentration of elderly residents and of older housing units. Because of the overall high quality and high value of the city's housing stock, virtually every substandard unit in Benicia is considered suitable for rehabilitation. City of Benicia staff identified only two units in need of demolition in March 1990.

FIGURE II-2: HOUSING CONDITIONS



HOUSING TENURE

According to the 1980 Census, owner-occupied units constituted 67 percent (3,859) of the total occupied units in Benicia, with 33 percent (1,878) of the occupied units being rented. In Solano County as a whole, 63 percent of the units were owner-occupied and 37 percent were renter-occupied in 1980. Of the total number of condominium units (149) in the city, 38 were rented in 1980.

VACANCY RATE

The vacancy rate provides a quantified measure of supply and demand. The rule of thumb is that an overall vacancy rate of 4.5 percent to 5.0 percent indicates a market reasonably well balanced between supply and demand. The Association of Bay Area Governments has adopted 4.5 percent as a regional vacancy goal in its 1989 housing needs determinations.

High demand and short supply may result in continued use of units which are overcrowded, unsafe, unsanitary or otherwise unsuitable for residential use. It also results in high prices and rents which most severely affect lower income households, people on fixed incomes, families with children and other special-need groups. Overcrowding and discrimination are also more likely to occur when the rental vacancy rate is low.

In 1980, according to the Census, Benicia's housing stock contained 5,907 year-round housing units. Of these, 170 or about 2.89 percent were classified as vacant. Of these vacant units, 58 were for sale, 40 were for rent, 12 held for occasional use, and 61 others classified as "other vacant." The effective vacancy rate, therefore, was lower. Below in Table II-6, vacancy rates in 1980 are reported by tenure and housing type. As evidenced by this table, vacancy rates in 1980 were particularly low in the single-family attached category and in multiple-family housing with 3 or 4 units.

Table II-6

VACANCY BY TENURE AND HOUSING TYPE					
City of Benicia 1980					
Type of Unit	Total	Total Occupied	Vacancy Rate	Renter Occupied	% of Units Renter Occupied
SFD Detached	3,887	3,797	2.31%	418	11.0%
SFD Attached	286	286	0.00%	172	60.1%
2	213	181	15.02%	178	98.3%
3 or 4	445	438	1.57%	358	81.7%
5 or more	838	803	4.18%	727	90.5%
Mobile Home	238	232	2.52%	25	10.8%
Total	5,907	5,737	2.88%	1,878	32.7%

Source: ABAG Regional Data Center, 1980 Census Area Profiles--Benicia, Solano County

During the 1980s vacancy rates have declined sharply throughout the Bay Area as demand has significantly exceeded the availability of housing supply. Table II-7 shows gross vacancy rates for Benicia from 1980 through 1990. As the table indicates, vacancy rates in Benicia are the lowest in Solano County and have been decreasing generally since 1980.

Table II-7

VACANCY RATES							
Solano County Cities 1980 - 1990							
	Benicia	Dixon	Fairfield	Rio Vista	Suisun City	Vacaville	Vallejo
1980	2.94	7.23	2.88	3.46	6.05	5.39	4.32
1981	2.43	6.93	3.65	3.20	3.37	5.49	4.15
1982	1.89	7.47	2.72	3.18	4.94	3.97	3.57
1983	2.70	5.52	2.13	3.06	4.51	4.08	3.13
1984	3.10	5.77	1.86	3.27	3.92	4.05	3.04
1985	1.44	4.31	1.79	2.90	4.95	3.63	3.39
1986	2.47	5.45	2.69	3.17	7.27	3.07	3.24
1987	2.57	4.55	2.80	3.36	6.80	2.02	3.66
1988	1.17	4.52	2.97	4.01	6.12	2.94	3.72
1989	1.15	4.10	2.70	3.74	6.30	2.48	2.11
1990	2.04	3.74	2.28	3.18	6.21	2.08	2.40

Source: California Department of Finance

The vacancy rates shown in Table II-7, as reported by the California Department of Finance, include units that are held for occasional use, even though they are not part of the available housing supply. Thus, effective vacancy rates are probably even lower.

HOUSING COSTS, AFFORDABILITY, AND OVERPAYMENT

In reporting statistics on income and housing overpayment, the federal and state governments include Benicia in the Vallejo-Fairfield-Napa Primary Metropolitan Statistical Area (PMSA). In functional terms, however, it can be argued that Benicia is more a part of the Contra Costa County market area than the Solano County market area. This functional relationship between Benicia and Contra Costa County is a result of the proximity of Benicia to employment centers located in Walnut Creek and Concord. In the analysis below statistics for both Contra Costa and Solano Counties are reported.

Housing Costs

Housing in the Bay Area is at its most affordable in Solano County. In the last couple of years, however, the price of housing in Solano County has risen significantly. In 1980, the median value housing unit in Benicia was priced at \$92,400 according to the Census. The County median was \$67,500. This differential in the cost of housing between Benicia and Solano County is due to the proximity of Benicia to the employment centers in Contra Costa and Alameda Counties. The median contract rent was also higher in Benicia than for Solano County in 1980. The median rent in Benicia was \$247 as compared to \$218 for the County.

The Bay Area Council, which tracks housing and rental prices in the Bay Area, reports that in the late 1980s housing in the region has become increasingly expensive. Table II-8 shows the change in housing prices in Solano and Contra Costa Counties between 1985 and 1989.

Table II-8

MEDIAN HOME VALUES AND RENTS

Solano and Contra Costa Counties 1985 - 1989

Year	<u>Solano County</u>		<u>Contra Costa County</u>	
	Median Sales Price New Homes	Median Advertised Rents	Median Sales Price New Homes	Median Advertised Rents
1985	\$119,500	--	--	--
1986	118,600	--	--	\$580
1987	136,900	\$410	\$180,700	560
1988	\$150,000	435	\$209,000	575
1989	--	\$460	--	\$625

Sources: Bay Area Council

A report prepared by the City of Benicia in 1989 affirms the proposition that Benicia is functionally a part of the Contra Costa housing market; housing prices for newer single-family homes are reported to range from \$190,000 to \$250,000, with condominiums and townhomes selling for \$100,000 to \$210,000. According to the report, rental housing ranges in price from \$500 to \$635 per month for one and two bedrooms.

The Solano Board of Realtors reports that the *average* sale price of all homes in Benicia listed in the Multiple Listing Service (MLS), as of April 1, 1990 is \$239,766. Table II-9 below, shows a comparison of average sale price of all recently sold homes for Benicia and Solano and Contra Costa Counties.

Table II-9

AVERAGE SALE PRICE FOR ALL HOMES SOLD

**Benicia, Solano County, and Contra Costa County
1988 - 1990**

Year	Benicia	Solano County	Contra Costa County
1988 ¹	\$180,746	\$112,322	\$165,367
1989 ¹	\$239,888	\$122,115	\$183,142
1990 ²	\$239,766	N/A	N/A

Sources: Bay Area Council; Solano Board Of Realtors

Notes: ¹January

²As of April 1, 1990

Income Limits

Each year the United States Department of Housing and Urban Development (HUD) publishes income limits for California to be used in conjunction with federal housing programs. These statistics are reported by primary metropolitan statistical area (PMSA) or by county where no PMSA has been defined. State housing law requires that these HUD figures be used when defining lower income households (see Health and Safety Code § 50079.5). Table II-10 below, shows the 1990 income limits for various size families.

Table II-10

HUD INCOME LIMITS
1990**PMSA of Vallejo-Fairfield-Napa, CA (includes Benicia)**

Median Family Income = \$38,900

	1 Person	2 Person	3 Person	4 Person
Very Low Income (50% of median)	\$13,600	\$15,550	\$17,500	\$19,450
Lower Income (80% of median)	21,750	24,900	28,000	31,100
Median*	27,200	31,100	35,000	38,900
Moderate (120% of median)*	\$32,676	\$37,344	\$42,012	\$46,680

PMSA of Oakland, CA (includes Contra Costa County)

Median Family Income = \$44,100

	1 Person	2 Person	3 Person	4 Person
Very Low Income (50% of median)	\$15,750	\$18,000	\$20,250	\$22,500
Lower Income (80% of median)	24,700	28,250	31,750	35,300
Median*	31,500	36,000	40,500	45,000
Moderate (120% of median)*	\$37,800	\$43,200	\$48,600	\$54,000

Source: U.S. Department of Housing and Urban Development; J. Laurence Mintier & Associates

Note: *These figures are derived from published HUD figures

Home Ownership Affordability

Table II-11 shows affordability for home ownership at various income levels. The table assumes a 10 percent downpayment and a 30-year fixed-rate mortgage at 10.25 percent.

Table II-11

OWNERSHIP AFFORDABILITY

1990

PMSA of Vallejo-Fairfield-Napa (includes Benicia)

Median Family Income = \$38,900

Family	Income ¹	Price of ² House @ 25% Income	Down ³ Payment	Mortgage ⁴
Very Low Income (50% of median)	\$17,500	\$45,250	\$4,525	\$40,732
Lower Income (80% of median)	28,000	72,300	7,230	65,000
Median	35,000	90,500	9,050	81,465
Moderate (120% of median)	\$42,012	\$108,500	\$10,850	\$97,650

PMSA of Oakland (includes Contra Costa County)

Median Family Income = \$44,100

Family	Income ¹	Price of ² House @ 25% Income	Down ³ Payment	Mortgage ⁴
Very Low Income (50% of median)	\$20,250	\$52,000	\$5,200	\$46,870
Lower Income (80% of median)	31,750	82,000	8,200	73,800
Median	40,500	104,600	10,460	94,000
Moderate (120% of median)	\$48,600	\$125,500	\$12,550	\$113,000

Source: J. Laurence Mintier & Associates; United States Department of Housing and Urban Development, December 1988

Notes: ¹Income limit for a three-person family as defined by HUD in 1990, or as derived from HUD 1990 figures.

²Additional homeowner expenses, such as taxes and insurance, can require about five to seven percent of gross income for lower- and moderate-income families.

³Assumes a 10 percent downpayment

⁴Assumes 10.25 percent interest rate, 30-year fixed-rate mortgage

When ownership affordability is compared with the median cost of housing in Solano County, it is evident that ownership of the median-priced house is possible only for those families that earn more than 120% of median family income. This does not mean, however, there are no homes available to the moderate-income family in Benicia. An informal survey of advertised sale prices for condominiums, for example, suggested that resale condominiums in Benicia in March 1990, ranged from \$75,000 to \$125,000.

Rental Affordability

Rents have also increased with the high demand for housing. According to the Bay Area Council (October 1989), rents for available apartments in Solano County rose to a median \$460 for a two bedroom apartment in 1989, up six percent from 1988. Given the low vacancy rate for rental housing in Benicia (reflecting high demand and short supply), it is anticipated that rent levels in the city will continue to increase. Table II-12 shows rental affordability levels.

Table II-12

RENTAL AFFORDABILITY

1990

PMSA of Vallejo-Fairfield-Napa (includes Benicia)

Median Family Income = \$38,900*

Family	Yearly Income	Monthly Rent @ 25 %
Very Low Income (50% of median)	\$17,500	\$365
Lower Income (80% of median)	28,000	583
Median	35,000	729
Moderate (120% of median)	\$42,012	\$875

PMSA of Oakland (includes Contra Costa County)

Median Family Income = \$44,100*

Family	Yearly Income	Monthly Rent @ 25 %
Very Low Income (50% of median)	\$20,250	\$422
Lower Income (80% of median)	31,750	661
Median	40,500	844
Moderate (120% of median)	\$48,600	\$1012

Source: United States Department of Housing and Urban Development, December 1988

Note: *Income limit for a three-person family as defined by HUD in 1990, or as derived from HUD 1990 figures

When statistics on rental affordability are compared with statistics on the price of rental housing, it is evident that the median priced rental unit in Solano County is affordable to all families except those of very low income (50% of median).

Overpayment for Housing

Affordability criteria has traditionally been based on the rule of thumb that up to 25 percent of income spent on housing is "affordable." In 1980, according to ABAG, a third of the city's owner households paid more than 25 percent of their income for housing, and 68 percent of the renter households paid more than 25 percent. Table II-13 shows the number of households (both owners and renters) who paid more than 25 percent of their income for housing in 1980.

Table II-13

OVERPAYMENT FOR HOUSING* LOW INCOME HOUSEHOLDS PAYING MORE THAN 25% OF INCOME ON HOUSING

City of Benicia
1980

Number of Low Income Households Owning	Number of Low Income Households Renting	Number of Low Income Households Overpaying (Owners)	Number of Low Income Households Overpaying (Renters)	Proportion of Low Income Owners Overpaying	Proportion of Low Income Renters Overpaying
810	1,052	265	714	33%	68%

Source: ABAG, Housing Needs Determinations, January 1989

Note: *ABAG has adjusted its overpayment schedule to include persons living alone or households of several unrelated individuals. Thus, the more encompassing term "households" is used in this table instead of "families."

CHAPTER III

HOUSING NEEDS

INTRODUCTION

Under the state housing element requirement, housing needs are defined according to three categories: existing needs, projected needs, and special needs. Chapter II identifies the following existing needs:

- Overcrowding (1980) -- 117 overcrowded units
- Substandard Units (1986) -- 54 units needing rehabilitation
- Overpayment (1980) -- 979 low-income households overpaying for housing

BENICIA'S SHARE OF PROJECTED REGIONAL NEEDS

To assist local governments in the San Francisco Bay Area in making projections of future housing needs, the Association of Bay Area Governments (ABAG) in January 1989 issued its regional *Housing Needs Determinations* for the period January 1, 1988 to April 1, 1995. The purpose of the document is to examine housing needs on a regional basis and to allocate to every city and county responsibility for planning to meet a portion of those needs.

ABAG's determination of local fair share of regional housing needs takes into consideration the following factors: market demand for housing; employment opportunities; availability of suitable sites and public facilities; commuting patterns; and the type and tenure of housing. For each jurisdiction, ABAG calculated the 1988 existing need, defined as the short-fall between the actual vacancy rate in the city and the optimal vacancy rate of 4.5 percent (which is a regional goal), and then determined a projected housing need to 1995 based on the number of units needed to accommodate projected household growth between 1988 and 1995 and the additional units needed to achieve the optimal vacancy rate (see Table III-1).

Table III-1

EXISTING AND PROJECTED HOUSING NEEDS					
City of Benicia 1988-1995 ¹					
Projected	1988-90 ³		1990-95 ⁴	Alternative ⁵	Total
	Existing ²	Projected	Projected	Zoning Projected	
		Need	Need	Need	Need
	282	1,106	1,243	none	2,349

Source: Association of Bay Area Governments, January 1989

Notes: ¹January 1, 1988 to April 1, 1995

²The difference (expressed in housing units) between the number of units actually available in Benicia as of January 1, 1988, and the number of units that should have been available as of January 1, 1988, based on an optimal vacancy rate of 4.5 percent

³The number of units needed to accommodate Benicia's projected growth (according to ABAG) for the 1988-1990 period. Note that this figure includes 282 units from the first column

⁴The number of units needed to accommodate Benicia's growth (according to ABAG) for the 1990-1995 period

⁵Number of units resulting from changes in zoning deemed required by ABAG to offset any imbalance between job growth and housing availability

ABAG breaks down total 1988-1995 housing needs according to four income categories: very low; low; moderate; and above moderate. The percentage of households within income categories was determined by ABAG based upon an averaging of the city's percentage distribution with the county's and region's percentage distributions. ABAG's determination of the need for Benicia is shown in Table III-2.

Table III-2

PROJECTED HOUSING NEED BY INCOME CATEGORY

City of Benicia
1988-1995

Very Low ¹	Low ²	Moderate ³	Above ⁴ Moderate	Total
517	376	517	939	2,349
22%	16%	22%	40%	100%

Source: Association of Bay Area Governments

Notes: ¹Units for households earning less than 50 percent of median income

²Units for households earning between 50 and 80 percent of median income

³Units for households earning between 80 and 120 percent of median income

⁴Units for households earning more than 120 percent of median income

For planning purposes, however, these ABAG figures need to be adjusted to reflect the units that have been issued building permits between January 1, 1988 (the starting point for ABAG's 1988-1995 needs determination) and January 1990. Table III-3 shows modified need projections based on this adjustment.

Table III-3

ADJUSTED HOUSING NEED PROJECTIONS BY INCOME CATEGORY					
City of Benicia 1988-1995					
	Very Low ¹	Low ²	Moderate ³	Above ⁴ Moderate	Total
ABAG Needs Projection	517	376	517	939	2,349
Building ⁵ Permits	0	0	365	1,022	1,387
Balance of Need	517	376	152	0	1,045

Source: Association of Bay Area Governments

Notes: ¹Units for households earning less than 50 percent of median income

²Units for households earning between 50 and 80 percent of median income

³Units for households earning between 80 and 120 percent of median income

⁴Units for households earning more than 120 percent of median income

⁵Apartments were assumed to fall into the "Moderate" category; also included in this category are 21 condominium units (½ of a total 42 units) in the Clocktower Grove development. This is based on a conversation with a representative of the project developer who indicated that these units sold for between \$105,000 and \$117,000. All single-family units and the majority of condominiums were assumed to fall into the "Above Moderate" category

SPECIAL NEEDS

Beyond the general housing needs documented in the previous sections of this chapter, state law requires that the housing element include an assessment of the housing needs of special groups within the community, including the physically challenged, elderly, large families, farmworkers, families with female heads of household, and families and persons in need of emergency shelter or transitional housing.

Elderly

In 1980, approximately 15 percent (2,332) of Benicia's population was over 55 years of age; approximately 7 percent (1,144) was over age 65, and 2 percent (354) were over age 75. ABAG projects that between 1985 and 2005 the portion of Solano County's population age 65 and older will increase from 7.5 percent to 8.4 percent.

In 1980, 745 households (13 percent of all Benicia's households) were headed by persons age 65 or older. 205 (27.5 percent) of these were renter households and 540 (72.5 percent) of these were homeowner households. Of the total number of householders 65 years of age or older, approximately 8 percent (59) were classified as below the poverty level.

Housing costs since 1980 have escalated rapidly, making housing costs a very high proportion, and in some instances all, of an elderly person's Social Security Insurance payment. Many senior citizens live on fixed incomes and have limited resources for maintenance and rehabilitation. In addition, senior citizens who are long-term residents of rental units often experience substantial rent increases when their building is sold. Elderly residents in these circumstances often find themselves unable to locate comparable accommodations at an affordable price in the city and are forced to relocate to a new, unfamiliar community--an event which is frequently traumatic and debilitating.

For those retired and on fixed incomes, the costs of homeownership, particularly maintenance, generally constitute a much larger portion of monthly income than that of employed homeowners. Consequently, needed maintenance is often deferred, resulting in unpleasant, or sometimes unsafe living conditions. In some instances home maintenance costs can be overwhelming, necessitating sale and relocation after many years of attachment to friends and neighbors in the area.

There is a need not only to preserve for future generations the housing stock currently occupied by senior citizens but also to ensure that elderly residents are able to remain in safe and comfortable surroundings.

The increased longevity of elderly people and the increasing number of elderly in the population will result in an increasing need for affordable housing and specialized housing for older residents (especially low- and moderate-income elderly) such as congregate care, life care services and group care facilities.

The Benicia Housing Authority has two 40-unit housing complexes that are open to low-income seniors exclusively and 75 units of public housing that are open to low-income families, seniors and persons who are disabled. The Housing Authority maintains a list of persons requesting housing assistance in Benicia, but the Housing Authority reported in March 1990 that the list has been closed since January 1990 due to the number of persons requesting assistance. In March 1990, the Housing Authority reported that of the 250 persons on the list only 15 are elderly persons.

Another resource for the elderly is the Benicia Community Action Council (CAC). The CAC acts as a liaison between seniors and social service agencies, provides hot meals to seniors through the Meals-On-Wheels program, and links seniors who are otherwise isolated through the YMCA's Friendly Visitor Program.

Households Headed by Single Women

In 1980, 10.4 percent of the city's households were headed by women (592 of 5,721). Of all households with children, 15 percent (353 of 2,381) were headed by a single mother. According to the 1980 Census, 25 percent (89 of 384) of these were below the poverty level.

Low and moderate income women in the housing market, especially single parents, face significant difficulties finding and maintaining housing. Housing affordability is a primary issue because frequently only one income is available to support the needs of the household--and only a limited amount of funds can be allocated to housing. While some of these households may find housing assistance through the Section 8 Rental Assistance Program, many others are victims of high rent and/or overcrowded conditions. Although there is a continuing need for affordable rental housing for small families, there is also a need for shared housing and group living alternatives where single-parent families can share not only space but child care and other resources as well.

The Benicia Housing Authority reported in March 1990 that the majority of applicants on their waiting list are single mothers with children. Of the 250 persons on the list, 201 are singles mothers.

Physically Challenged Persons

According to the 1980 Census, 733 persons (7.2 percent) of the total 10,230 persons between the ages of 16 and 64 had a work disability; 130 (1.3 percent) had a public transportation disability. Of the 1,144 persons over the age of 65, 184 (16.1 percent) had a public transportation disability.

Special needs of physically challenged persons vary depending upon the particular challenge with which one is afflicted. For example, the needs of a blind person differ greatly from those of persons confined to a wheelchair. Special facilities such as ramps, elevators or specially designed restrooms necessary for wheelchair access are architectural features needed to make dwellings suitable for persons confined to a wheelchair. Special features needed by ambulatory persons constrained by other disabilities may not be architectural. Instead, these might be simple alterations to conventional dwelling units for furnishing and appliances which make ordinary tasks of housekeeping and home life less trying and more enjoyable. In families, the needs of the physically challenged person, in terms of special features, would be fewer than those of a single person. Nevertheless, a physically challenged person in a family would have special needs. Special architectural features could be valuable in giving this person a greater independence, dignity, and quality of life.

The Benicia Housing Authority has 75 units of public housing that are open to disabled persons. The Authority reported in March 1990 that of the 250 persons on their waiting list, 18 were disabled.

Family Housing

Family housing encompasses a wide range of housing needs. These include female-headed households (discussed earlier), married couples, and large families (with 5 or more persons). Family housing,

especially for low and moderate income families, is a need in Benicia. Specific needs include young adults and single parents, who generally have lower earnings that can exclude them from the housing market.

In 1980, there were a total of 2,381 households with children which constituted 42 percent of the total 5,721 households. Families with children generally require two- to four-bedroom units. In 1980, approximately 28 percent of all housing units were occupied by four or more persons. Further, it should be noted that single parents comprised 431 households in 1980 (18 percent of all families with children and 8 percent of all households).

The Benicia Housing Authority has 75 units of public housing that are open to low-income families. The Housing Authority reported in March 1990 that of the 250 persons on their waiting list, 74 are in need of a home with three or more bedrooms.

Families and Persons in Need of Emergency Shelter or Transitional Housing

Throughout the country, homelessness has become a major concern. Factors contributing to the increase in homeless persons and families and those in need of transitional housing include:

- The lack of housing affordable to very low and low income persons
- Increases in unemployment or under-employment
- Reductions in government subsidies
- Deinstitutionalization of the mentally ill
- Domestic violence
- Drug addiction
- Dysfunctional families

It is difficult to determine the extent of the homeless problem in Benicia. In a report published in 1989 by Homebase, a regional support center for homelessness policy and programs, the number of homeless in Solano County was estimated to be 5,000 persons. Solano County Economic Opportunity Council, Inc (SCEOC) reports that it served 453 homeless people in Solano County in 1989. The true extent of the homeless problem countywide probably lies somewhere between the two figures. While statistics for individual jurisdictions in Solano County are not available, it seems reasonable to assume that most of these persons are located in Vallejo and Fairfield which are adjacent to Interstate 80. Nevertheless, there is fragmentary evidence that Benicia has not escaped the homelessness problem.

- The Benicia Community Action Council (CAC), a branch of SCEOC, Inc., reported in 1989 that it referred about 25 people in need of emergency shelter to area facilities. It also helped 17 families with housing problems.
- The Domestic Violence Project, another branch of SCEOC, Inc., maintains a 10-bed facility in Vallejo and a 6-bed facility in Fairfield; both of these shelters are usually full. From July 1988 to June 1989, the Project handled 1,085 hotline calls from throughout the county and placed 68 women and 71 children in shelter. Domestic Violence Project staff handled 21 hotline calls from women in Benicia between January and December 1989. The Project first attempts to find friends of the victim(s) who can offer transitional housing. Only then will it place persons in shelter. In 1989 it placed two women and one child from Benicia in shelter.
- The Youth and Family Services office in Benicia reports that it handles one to three teenagers each month who do not want to go home. It estimates that 10 to 15 youth were in need of either emergency shelter or transitional housing. Currently, there are no facilities available to this population in Benicia or the county. Youth and Family Services also estimates that due to staffing problems, it cannot serve about 20 percent of those who seek help.
- The Benicia Housing Authority reports that it received 25 to 50 calls each month during 1989 from persons inquiring about affordable housing. The Housing Authority also reports that it has closed its waiting list (250 persons) for the first time ever because of the large volume of people applying for assistance. In March 1990, the Benicia Housing Authority verified 16 persons on its list as either displaced or homeless.
- The Benicia Police Department reports that it has records on nine persons who in 1989 called the police department regarding the need for emergency housing.

Taken together, this information indicates that there is a homeless problem in Benicia as there is in most Bay Area cities. The severity of the problem in Benicia appears to be much less, however, than in the larger urban centers of the Bay Area. There are no shelter facilities in Benicia, but there are facilities in Vallejo and Fairfield that together provide 27 beds for homeless people and an additional 16 beds for victims of domestic violence.

Farmworkers

Because specific data on the number of farmworkers in a community is not systematically collected, it is difficult to assess the precise needs of this group. The 1980 Census counted only 28 persons residing in Benicia in 1980 who reported their occupation as "Farming, Forestry, and Fishing." Given that Benicia's economy is essentially non-agricultural in orientation, that Benicia is located away from any major

agricultural production area, and that Benicia is located on the Carquinez Strait, it is likely that most of the persons counted in this category in the 1980 Census are in the fishing industry and are not farmworkers.

ASSISTED HOUSING DUE TO CONVERT TO NON-LOW-INCOME HOUSING

Research indicates that there are no assisted housing units in Benicia that are due to convert to non-low-income housing during the next ten years.

CHAPTER IV

AVAILABILITY OF LAND AND SERVICES

INTRODUCTION

This chapter evaluates the potential additional residential development which could occur under the City's General Plan and zoning on vacant and underutilized land. This chapter also evaluates the availability of public services and facilities to accommodate residential growth.

In general, Benicia has sufficient land and services to meet its fair share of regional housing needs. In addition to infill potential there is a significant amount of land available for housing development in the Sky Valley/Lake Herman areas.

VACANT LAND FOR RESIDENTIAL DEVELOPMENT

Available land for the development of housing in Benicia can be broken down into three categories:

- Infill areas (inside Benicia's city limits)
- Southampton area (inside Benicia's city limits)
- Sky Valley/Lake Herman area (outside Benicia's city limits)

Infill Development Potential

There is significant land available for infill development in Benicia a significant portion of which is owned by the City. In January 1990, a committee was created to work on identification of vacant, City-owned parcels that might be appropriate for sale or trade to off-set the cost of parkland acquisition and development. While many of these parcels are being actively considered for other uses, all are potentially suitable for residential development. None of the parcels are currently zoned for high-density residential use. In addition to these City-owned properties, Consultants and staff have identified numerous other infill parcels that could potentially be used for affordable housing development. Table IV-1 lists all vacant infill sites and describes each site's residential development potential; Figure IV-1 depicts the location of these vacant infill sites. Properties that are City-owned are so indicated.

As evidenced by Table IV-1, there is no land within the current city boundaries zoned for high-density residential use. There are approximately 7.3 acres of vacant land zoned RM and 39.2 acres of vacant land zoned RS. In addition to this residentially-zoned land, there is approximately 18 acres of vacant commercially-zoned land that could be partially developed for residential use without rezoning.

Table IV-1

INFILL LAND AVAILABLE FOR RESIDENTIAL USE

City of Benicia
1990

Map Reference Number	APN	Parcel Size (Sq.Ft.)	Parcel Size (Acre)	Zoning Designation	Maximum Density (du/acre)	Potential Units
Low-Density Residential Parcels						
1	86-047-04	36,750	0.84	RS	7	6
2	86-062-02	28,800	0.66	RS	7	5
3	86-062-06	37,500	0.86	RS	7	6
4	86-091-65	60,112	1.37	RS	7	10
5	86-091-68	20,037	0.45	RS	7	3
6	86-101-04	37,461	0.85	RS	7	6
9	87-032-05 ¹	23,072	0.52	RS	7	4
10	87-032-16 ¹	25,264	0.57	RS	7	4
11	87-032-17 ¹	37,500	0.86	RS	7	6
12	87-032-21 ¹	43,271	0.99	RS	7	7
13	87-032-22 ¹	77,101	1.76	RS	7	12
14	87-032-23 ¹	66,211	1.51	RS	7	11
15	87-074-15	12,500	0.28	RS	7	2
16	87-112-13	18,750	0.43	RS	7	3
17	87-134-37	18,750	0.43	RS	7	3
18	87-143-13 ²	71,003	1.63	RS	7	11
19	87-161-01	15,750	0.36	RS	7	3
20	87-161-22	16,900	0.38	RS	7	3
21	87-200-11	208,216	4.77	RS	7	33
22	88-133-02	18,750	0.43	RS	7	3
23	88-164-06 ³	18,750	0.43	RS	7	3
24	89-022-04	18,750	0.43	RS	7	3
25	89-022-07	18,750	0.43	RS	7	3
26	89-034-10	25,500	0.58	RS	7	4

(Continued on next page)

Notes: ¹A Tentative map is currently being processed for these parcels²This parcel has serious topographic constraints³Development on these parcels is seriously constrained by poor soil conditions (old landfill over bay mud)

Table IV-1 (Continued)

Map Reference Number	APN	Parcel Size (Sq.Ft.)	Parcel Size (Acre)	Zoning Designation	Maximum Density (du/acre)	Potential Units
27	89-074-01 ⁴	6,250	0.14	RS	7	1
28	89-074-02 ⁴	12,500	0.28	RS	7	2
31	89-083-03	40,500	0.92	RS	7	7
32	88-070-23	217,364	4.98	RS	7	35
33	89-073-24	18,750	0.43	RS	7	3
34	89-073-25	18,750	0.43	RS	7	3
35	89-073-26	37,500	0.86	RS	7	6
36	89-074-27	18,730	0.42	RS	7	3
38	87-541-1,10	113,256	2.60	RS	7	18
40 (City-owned)	88-164-05 ³	18,750	0.43	RS	7	3
41 (City-owned)	88-166-02 ³	18,750	0.43	RS	7	3
42 (City-owned)	89-074-03 ⁴	18,750	0.43	RS	7	3
43 (City-owned)	87-134-05	18,750	0.43	RS	7	3
44 (City-owned)	87-134-12	24,750	0.56	RS	7	4
45 (City-owned)	88-015-01	79,000	1.81	RS	7	13
46 (City-owned)	88-181-06	7,500	0.17	RS	7	1
47 (City-owned)	89-053-06	18,750	0.43	RS	7	3
49 (City-owned)	86-050-01	13,000	0.29	RS	7	2
50 (City-owned)	W 4th St ⁵	4,800	0.11	RS	7	1
51 (City-owned)	W 1st St ⁵	48,000	1.10	RS	7	8
Subtotal			39.25			275

Medium-Density Residential Parcels

7	87-021-08	75,350	1.72	RM	14	24
8	87-021-47	155,074	3.56	RM	14	50
29	89-074-09 ⁴	21,875	0.50	RM	14	7
30	89-074-10 ⁴	6,250	0.14	RM	14	2
37	87-103-58	42,940	0.98	RM	14	14
48	89-373-03	7,500	0.17	RM	14	2

(Continued on next page)

Notes: ³Development on these parcels may be seriously constrained by poor soil conditions (old landfill over bay mud)

⁴These parcels are being considered for a park.

⁵City-owned right-of-way

Table IV-1 (Continued)

Map Reference Number	APN	Parcel Size (Sq.Ft.)	Parcel Size (Acre)	Zoning Designation	Maximum Density (du/acre)	Potential Units
52 (City-owned)	E 6th St ⁵	10,000	0.22	RM	14	3
Subtotal			7.32			103
Non-Residential Parcels						
53 (City-owned)	89-371-03 & 89-372-09	75,000	1.72	CD	22	38
54	80-150-38,39 & 40,41	317,553	7.29	CO	22	160
55	80-150-32,33	53,142	1.21	CG	22	27
39	80-210-24,28	331,056	7.60	CW	22	167
Subtotal			17.83			392
TOTAL			64.41			770

Notes: ⁵City-owned right-of-way

Sources: City of Benicia; J. Laurence Mintier & Associates

Legend

- 23 Map Reference Number
- *23 Municipal Property

North

Source: City of Benicia Planning Department, March 1990

Source: City of Benicia Planning Department, March 1990

Southampton Area

There are 793 lots in the Southampton subdivisions for which building permits have not been issued. These lots are all zoned RS for single-family housing. In addition to these subdivision lots, there is one 10 acre parcel of undeveloped, unsubdivided land in the Southampton area. This parcel is zoned RM for medium-density residential development and, therefore, has a potential for 140 residential units, assuming a density of 14 units per gross acre.

The Sky Valley/Lake Herman Area

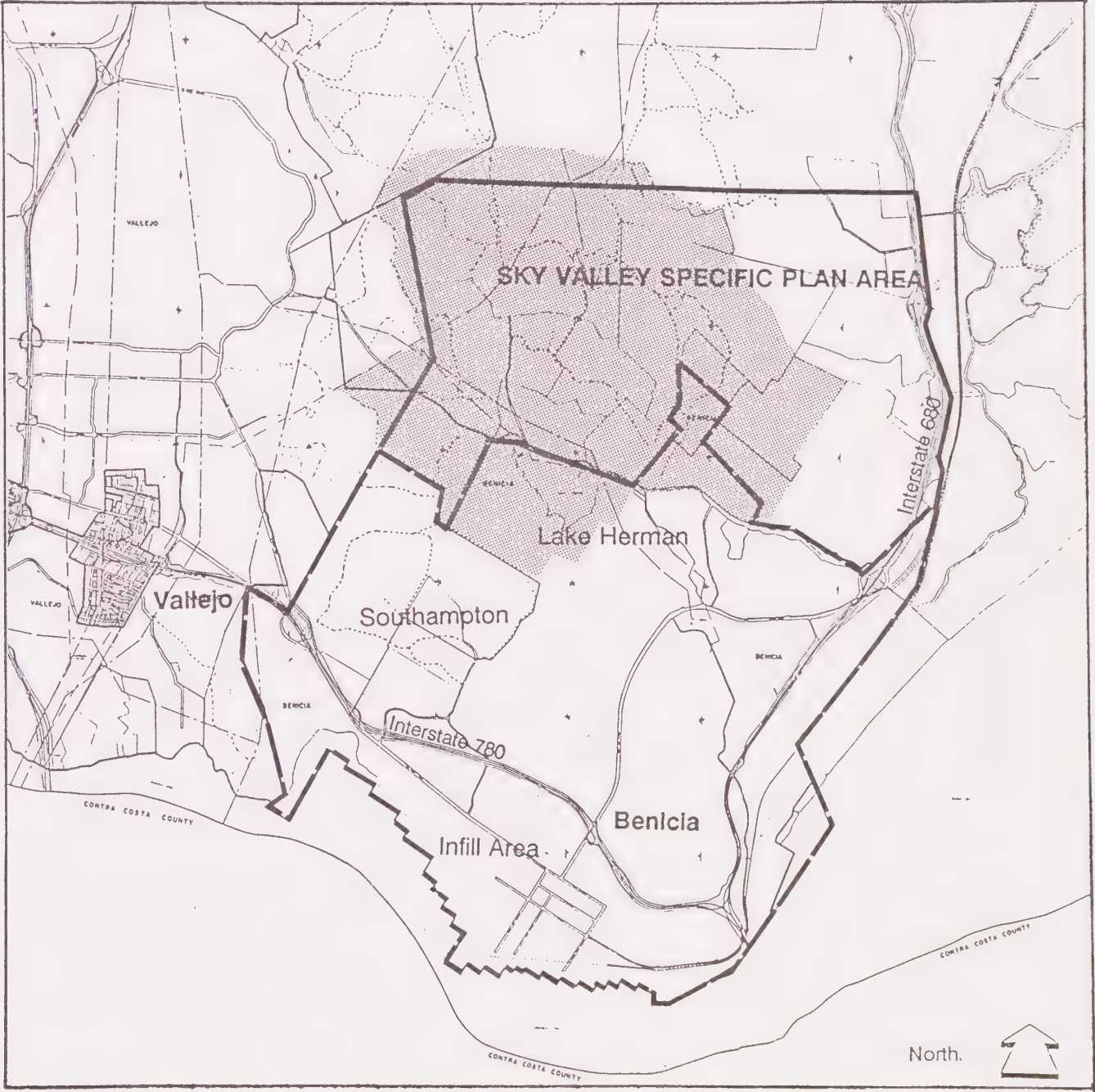
The largest area of undeveloped land in Benicia's Urban Service Area lies north of the existing city boundary in the Sky Valley/Lake Herman Area. This area contains approximately 5,600 gross acres, large portions of which are being considered for residential development. As part of a draft general plan amendment for the area, the City of Benicia has developed estimates of buildout for residential development in the Sky Valley/Lake Herman areas. The high-range estimate assumes that the average lot will be 25 percent larger than the smallest lot allowed within the designation. The low-range estimate assumes that the average lot will be 25 percent smaller than the largest lot allowed within the designation. Both assume that 10 percent of the High-Density Residential and 20 percent of the other residential designations will be developed as roads, open space, or other non-residential uses. Under the high-range assumption 5,316 units would be developed with 72 percent of those being designated for low density, suburban, or estate development. Under the low-range assumption 3,862 units would be developed with 68 percent designated for low density, suburban, or estate development.

The City is currently (October 1990) preparing a specific plan for Sky Valley and is expected to complete this process and have a development agreement in place by March 1992. Annexation of the area is expected by September 1992, completion of the subdivision process by June 1993, and building permits issued by December of 1993. Following this schedule, the Sky Valley project should begin construction in the Spring of 1994; for the purpose of this Housing Element, it is assumed that 15 percent of Sky Valley will be built by the end of 1995. Figure IV-2 shows the location of the Sky Valley/Lake Herman planning area in relation to the existing urbanized area of Benicia.




Conclusion

There are approximately 64 acres of vacant or underutilized land available for residential use in the infill areas of Benicia. In Southampton, there are 793 vacant residential lots and one 10 acre multi-family site, and in Sky Valley there is 887.6 acres of vacant land for residential use. This is enough land to accommodate 5,462 dwelling units. Without any rezoning, 3,715 of these units would be in the RS zone, 995 dwelling units would be in the RM zone, and 473 would be in the RH zone. If Programs 3.01 and 3.02 of this Housing Element are implemented, then a total 5,792 new units would be built of which 3,626 dwelling units would be in the RS zone, 920 dwelling units would be in the RM zone, and 1,078 units would be in the RH zone. These are adequate site to accommodate Benicia's regional fair-share housing needs. Table IV-2 below summarizes total land available for residential development in Benicia.

FIGURE IV-2: SKY VALLEY SPECIFIC PLAN AREA



Legend

-  Sky Valley Specific Plan Area
-  City Boundary
-  Sphere of Influence

Source: City of Benicia Planning Department, March 1990

Table IV-2

**SUMMARY OF TOTAL
LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT
1990-1995**

Zoning	Maximum ¹ (d.u./acre)	Vacant Acres			Dwelling Unit Potential
		Infill	South- ampton	Sky ² Valley	
Without Infill Rezoning					
RS	7	39.2	(793 Lots)	755.4	3,715
RM	14	7.3	10.0	97.2	995
RH	22	0.0	0.0	35.0	473
CW ³	22	7.6	0.0	0.0	167
CD ⁴	11	1.7	0.0	0.0	19
CO ⁴	11	7.3	0.0	0.0	80
CG ⁵	11	1.2	0.0	0.0	13
TOTAL		64.4	10.0	887.6	5,462
With Infill Rezoning ⁶					
RS	7	27.0	(793 Lots)	755.4	3,626
RM	14	2.0	10.0	97.2	920
RH	22	27.8	0.0	35.0	1,078
CW ³	22	7.6	0.0	0.0	167
CD ⁴	11	0.0	0.0	0.0	0
CO ⁴	11	0.0	0.0	0.0	0
CG ⁵	11	0.0	0.0	0.0	0
TOTAL		64.4	10.0	887.6	5,792

Notes: ¹These maximum densities do not reflect density bonus units pursuant to Government Code §65915; if the density bonus provision was used it would increase the maximum allowable density to 27.5 dwelling units per acre for land in the RH zone and 17.5 dwelling units per acre in the RM zone.

²Development potential and density mix for Sky Valley based on Draft Sky Valley General Plan Amendment (1989), low-range estimate (3,862 total dwelling units). Sky Valley is currently outside the city limits and will need to be rezoned and annexed prior to development.

³The Zoning Ordinance allows high-density residential development in the CW zone.

⁴The Zoning Ordinance allows high-density residential development in the CN, CO, and CD zones, provided it does not occupy the ground floor of the structure. A density of 11 dwelling units per acre is assumed for purposes of estimating dwelling unit potential to account for ground floor restrictions.

⁵Group residential is allowed in the CG zone with a use permit and live/work quarters are allowed as a permitted use in the CG zone. The living portion of the quarters is not permitted on the ground level fronting first street. A density of 11 dwelling units per acre is assumed for purposes of estimating dwelling unit potential to account for ground floor restrictions.

⁶As proposed in Programs 3.01 and 3.02 of this Housing Element.

Source: City of Benicia; J. Laurence Mintier & Associates

AVAILABILITY OF SERVICES

Water and Sewer Availability

Benicia obtains its municipal water supply primarily from the State Water Project through the North Bay Aqueduct. Benicia's 1990 entitlement from the project is 11,600 acre feet. This is equivalent to approximately 10.4 million gallons per day (MGD). According to the Deputy Director of Public Works, this allocation is not sufficient to meet demand for buildout in the Sky Valley area. The City is actively pursuing additional long-term water supplies to meet buildout requirements. Consultants are preparing a Water Master Plan for the City of Benicia and are expected to complete work in June 1990. The plan will evaluate alternatives for meeting the City's long-term needs.

The Deputy Director of Public Works also indicates the City's sewer collection system is currently at capacity with overflows occurring in some areas during the wet season. The City is developing a Wet Weather Management Plan that should reduce the overflow problem, but this will not add needed capacity for further development. The City is currently increasing treatment capacity from 3.5 MGD to 4.5 MGD. A future expansion will be required to take the City to full buildout. The City is scheduled to undertake development of a Sewer Master Plan in 1991.

The Availability of Schools

Consultants for the Benicia Unified School District completed a Schools Master Plan for the District in February 1990. This report states that between 1989 and 2010 the District can expect 5,500 additional dwelling units and 3,210 new students. Under this assumption, the report projects that the District's elementary schools, operating on a year-round schedule, would reach capacity between 1993 and 1995. If a traditional scheduling program is assumed, the District will reach capacity in 1990. The Benicia Middle School will reach District capacity in 1994 under a year-round schedule and in 1991 with a traditional schedule. The Benicia High School will reach capacity between 1994 and 1995 using a traditional schedule (no analysis for year round was provided).

Conclusion

Development of the Sky Valley/Lake Herman area is substantially constrained by the lack of adequate water supply and sewer capacity and by the lack of adequate school facilities, but these problems are expected to be resolved within the timeframe of project development.

CHAPTER V

LAND USE CONTROLS AND GOVERNMENTAL CONSTRAINTS

INTRODUCTION

While local governments have little influence on such market factors as interest rates, their policies and regulations can affect both the amount of residential development that takes place and the affordability of housing. As described in other chapters of this report, the City has taken and will continue to take a wide variety of actions aimed at providing housing opportunities and ensuring housing affordability. Since governmental actions can also constrain development and affordability of housing, state law requires that the housing element "address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing" (Government Code § 65583 (c) (3)).

The City's primary actions affecting residential development and housing affordability include the land use element of its General Plan and its Zoning Ordinance, its regulations regarding the preservation of historically significant residential structures, and the City's processing procedures, standards, and fees related to development.

The City of Benicia, through its Housing Authority, offers support for persons in need of housing assistance through Section 8 and Senior Rental housing programs.

GENERAL PLAN

The City of Benicia's principal land use policy document is the General Plan, which was adopted in 1977 and revised in 1979.

The 1979 General Plan provides for the following three residential categories:

- **Low Density Residential:** This category includes single-family detached residences, and permits new development to a density of seven dwelling units per gross acre. Pre-existing 5000 sq. ft. lots are recognized in this land use category and reflect a maximum density allowed in the category of seven units per net acre.
- **Medium Density Residential:** This category includes multi-family residences on lots where coverage is relatively low, and permits development in a density range of 8 to 14 units per gross acre.
- **High Density Residential:** This category includes multi-family residences on lots where coverage is relatively high, and permits development in a density range of 15-21 units per gross acre. The City's planned unit development regulations allow a developer, under certain circumstances, to exceed maximum density by 10 percent.

ZONING

Residential Zoning

Benicia's Zoning Ordinance, comprehensively revised in 1987, specifies allowable uses and defines various standards, including minimum lot size, maximum lot coverage, amount of land area per unit, setbacks, open space requirements, and parking standards. Benicia's development standards are very similar to other jurisdictions in Solano County and throughout the Bay Area. For example, Benicia's Zoning Ordinance requires that the smallest new lot be 6000 sq. ft. (except in the PD overlay district), which is similar to the smaller lots allowed in many communities.

The City of Benicia Zoning Ordinance includes the following zoning districts which include residential uses as a primary use:

RS, Single-Family Residential District
RM, Medium-Density Residential District
RH, High-Density Residential District
PD, Planned Development District

The RS District allows single-family residential uses, accessory dwelling units, and miscellaneous other uses with, in some cases, a use permit. The RM and RH Districts allow all uses allowed in the RS District plus multi-family residential and group residential uses.

The Zoning Ordinance also includes a Planned Development District within which residential uses can be developed. Density must not exceed that set out in the General Plan for the total area of parcels designated for residential and open space use. The PD regulations eliminate the normal district requirements for minimum lot area and width and maximum building coverage. The PD District allows any permitted or conditional use in an approved PD plan or adopted specific plan.

Table V-1 summarizes the development standards for each residential zoning district. The residential standards shown in Table V-1 do not operate as a constraint on the development of housing. Rather, they provide for a range of densities which is conducive to development of a wide variety of types of housing.

Density Bonus

The City's Zoning Ordinance contains provisions that allows increased density for residential projects that include a minimum percent of affordable units. The City's Zoning Ordinance currently provides a density bonus of 25 percent for developers who build 25 percent of their project for lower income or 10 percent for very low income households. The City also grants a density bonus of between 33 percent in the RM District and 35 percent in the RH District for projects that include 50 percent of units for lower-income elderly households. An optional bonus of one bonus unit for each affordable unit can be obtained by the developer in any residential zone at the discretion of the Planning Commission.

As of January 1, 1990, state law requires that a density bonus of 25 percent and one other concession (e.g., fee waiver or priority processing) be granted to developers who build 20 percent (not 25 percent) of their units for lower income households, 10 percent for very low income households, or 50 percent for low income elderly households. State law now also requires developers to guarantee continued affordability for lower and very low income units for at least 30 years. Therefore, the City's density bonus provision, as it is currently written, does not comply with these new state standards as set out in Government Code § 65913.4 and § 65915.

Table V-1

PROPERTY DEVELOPMENT REGULATIONS					
City of Benicia					
Zoning District	Minimum Lot Area Per Dwelling	Main Building Coverage	Maximum Height	Required Open Space	Second Units Allowed ⁴
RS	6,000 s.f. ¹	40%	30 ft.	35%	Yes
RM	3,000 s.f. ²	45%	35 ft.	30%	Yes
RH	2,000 s.f. ³	50%	35 ft.	30%	Yes

Source: City of Benicia Zoning Ordinance

- Notes: ¹4,800 s.f. with density bonus for low- or moderate-income housing
²2,400 s.f. with density bonus for low- or moderate-income housing; 2,000 s.f. with density bonus for elderly housing; 1,500 with density bonus for low-income elderly housing
³1,600 s.f. with density bonus for low- or moderate-income housing; 1,300 s.f. with density bonus for elderly housing; 1,000 with density bonus for low-income elderly housing
⁴Use permit required; seconds units allowed in RM and RH districts only when there is an existing single-family residence

Residential Uses In Non-Residential Zoning Districts

Commercial zones are another potential source of housing in Benicia. Residential uses are encouraged in most commercial zoning districts, especially in the Downtown Commercial (CD) and the Waterfront Commercial (CW) districts. The General Commercial district does not allow residential uses except for live/work quarters. Live/work quarters are areas comprised of one or more rooms or floors in a building

originally designed for industrial or commercial occupancy that include cooking space, sanitary facilities, and working space for artists or similarly situated individuals.

The Light Industrial district allows only live/work quarters and then only with a use permit.

Accessory Dwelling Units

The Zoning Ordinance allows, subject to the approval of a use permit, accessory dwelling units in "all R districts on lots with a single-family dwelling and in the OS district if there is an existing single-family dwelling on the lot."

Maximum floor space for accessory dwellings built within an existing dwelling or garage is 35 percent of the heated floor area of the existing dwelling. For accessory dwellings attached to an existing dwelling the limit is 50 percent and for accessory dwellings that are detached the limit is 60 percent with the proviso that the lot must be at least 10,000 square feet in area. These limitations provide for accessory dwellings in a variety of situations and are not generally considered constraints to the development of secondary housing in Benicia. City staff has reported, however, that the 10,000 square foot minimum lot requirement may have precluded some use permit applications for detached accessory dwelling units that were otherwise acceptable for review.

Parking Requirements for Residential Uses

All residences are required to have on-site parking. The number of parking spaces required per dwelling unit is dependent upon the type of residential use, as follows:

· Accessory Dwelling	1 space
· Single-Family Residential	2 spaces
· Multi-Family Residential	2 spaces per unit (500+ sf) 1.2 spaces per unit (0-499 sf)
· Senior Citizen's Housing	0.5 space per unit
· Live/Work Quarters	1 space per unit
· Group Residential	1 space per 2 beds plus 1 per 100 s.f. used for assembly purposes

Following is a summary of key provisions from the Zoning Ordinance applicable to residential uses:

- One parking space per unit for single- and multi-family residential uses must be covered, except in the CD Zone
- Minimum parking space size is 9 ft. by 19 ft. Up to 30 percent of all unreserved parking spaces in a garage or carport housing more than 6 cars, or in uncovered parking areas, may be "small car spaces" with dimensions of 7.5 ft. by 15 ft..
- Parking areas of four or fewer spaces may be designed to allow exit by means of backing out. All others are required to provide for forward-facing exit.
- Parking for more than five cars serving a residential use must be screened from an adjoining lot in an R district.
- Access driveways serving six or fewer spaces are required to have a minimum width of 8 ft.; driveways serving between seven and 25 spaces must be a minimum of 12 ft. in width; driveways serving more than 25 spaces must be 20 ft. in width (12 ft. one-way).

These parking requirements are not generally considered constraints on the production of housing, although in certain circumstances, accessory dwelling units could be prevented due to lack of adequate on-site parking area. Even in this case, however, variances are possible, but not guaranteed.

Manufactured Housing

State law limits the extent to which cities and counties can regulate the installation of manufactured homes, including mobile homes. Government Code § 65852.3 requires that cities allow installation of certified manufactured homes on foundation systems on lots zoned for conventional single-family residences. This section and Government Code section 65852.4 generally require that manufactured homes be subject to the same land use regulations as conventional homes. Government Code § 65852.7 deems mobilehome parks to be a permitted use in all areas planned and zoned for residential use.

The City's Zoning Ordinance allows single manufactured homes on lots in an R district with a certificate of compatibility. Manufactured home parks are allowed based on approval of a PD District.

Following is a summary of key provisions of the Zoning Ordinance applicable to the use of manufactured homes in Benicia:

- Manufactured homes shall not be allowed as a second or additional unit on an already developed lot, as an accessory building or use on an already developed lot, or on lots in an H overlay district.

- A manufactured home located in an R District must receive, as part of its zoning permit, a certificate of compatibility.
- Manufactured homes must be built on a permanent foundation.
- Manufactured homes must be of certified construction and constructed within ten years of the date of application for the zoning permit.
- The unit's skirting must extend to the finished grade.
- Exterior siding must be compatible with adjacent structures, and shiny or metallic finishes are prohibited.
- The roof must have a pitch of not fewer than three inches vertical rise per twelve inches horizontal distance.
- The roof must be of concrete or asphalt tile, shakes or shingles.
- The roof must have eaves or overhangs of not less than one foot.

While most of these requirements are permitted under Government Code § 65852.3 and § 65852.4, others appear to go beyond what state law allows. To the degree the Zoning Ordinance is inconsistent with the Government Code, it acts as a constraint on the development of affordable housing in Benicia. For example, Government Code 65852.3 limits the imposition of architectural requirements as follows: *"Any architectural requirements imposed on the manufactured home itself . . . shall be limited to its roof overhang, roofing material, and siding material."* Thus, the design standard that regulates roof pitch is inconsistent with state law.

Furthermore, state law was amended in 1988 to prohibit a city or county from requiring *"any administrative permit, planning, or development process requirement, which is not identical to [that] . . . imposed on a conventional single-family residential dwelling on the same lot"* (Government Code § 65852.4). Thus, the requirement for a certificate of compatibility also appears to be inconsistent with state law.

Emergency Shelter and Transitional Housing

Emergency shelters and transitional housing, which are not specifically mentioned in the Zoning Ordinance, are allowed in the higher density residential zones and in commercial zones. Group residences, which could include emergency shelters and transitional housing, are allowed with a use permit in RM and RH residential zones and in the CG commercial zone. Also, this use is permitted with some limitation in the CD commercial district. General residential care, which also could include emergency shelters and transitional housing, is allowed with a use permit in RM and RH residential zones and in the CO commercial zone. Limited residential care is permitted as a matter of right in all R districts and the CW commercial zone. Beyond these explicit opportunities, none of the multi-family residential zoning districts limits how dwelling units are used and thus would all accommodate some form of transitional housing.

The Zoning Ordinance limits the number of boarders that may be kept in a single-family unit to three in all residential and commercial zones with the exception of the CG zoning district. This provision is inconsistent with state law regarding small community care facilities which permits a residential facility serving six or fewer persons as a matter of right in all R districts.

HISTORIC PRESERVATION

To protect Benicia's stock of historic and architecturally significant structures, the City adopted an historic overlay zoning district and included in its General Plan various policies regarding historic preservation. Regulations are designed to provide demolition and design review (17.54.100) and to provide maintenance of structures and premises (17.54.120).

In January 1990, the City circulated a Draft Downtown Historic Conservation Plan as part of an implementation program for the historic overlay district ordinance. This plan proposes two historic districts--one encompassing the downtown commercial and residential area centered along First Street and a second within the boundaries of the former Benicia Arsenal. The purpose of this plan is to:

- Implement the City's General Plan
- Deter demolition, destruction, alteration, misuse, or neglect of historic or architecturally significant buildings
- Promote the conservation, preservation, protection, and enhancement of each historic district
- Stimulate the economic health and residential quality of the community
- Encourage development tailored to each historic district

To these ends, the proposed plan would institute design review and regulate demolitions in historic districts.

Given the quality of Benicia's historic and architecturally significant building stock and the contribution of these structures to the quality of life in Benicia, the City considers its historic preservation policies and regulations both appropriate and reasonable. Furthermore, such regulations are limited to two discrete areas in Benicia. As such, these proposed regulations do not pose an unreasonable constraint to the development of housing in the community.

DEVELOPMENT PROCESSING PROCEDURES, STANDARDS, AND FEES

Government policies and ordinances regulating development affect the availability and cost of new housing. Land use controls have the greatest direct impact, but development approval procedures, permit

fees, building code requirements, and permit processing time can affect housing costs as well. This section addresses the relationship of development fees, processes, and standards to the production of housing.

Permit Processing Procedures

Permit processing requirements at all levels of government have increased sharply over the past 15 years. Like every other jurisdiction, the City of Benicia has a number of procedures it requires any developer to follow. Housing development projects proposed in Benicia are subject to one or more of the following review processes: environmental review, zoning, subdivision review, design review, use permit control, and building permit approval.

The City of Benicia's development review process involves two tiers of project approval. The first level involves the review of general plan amendments, rezonings, and overlay zones. The second step involves the approval of master plans, use permits, variances, and design review. If a project involves both of these steps, all applications can often be processed concurrently.

Table V-2 below, shows typical permit processing times for the City of Benicia.

Table V-2

TYPICAL PERMIT PROCESSING TIMES

City of Benicia
1990

Type of Application	Estimated Approval Time Period (Following Formal Acceptance)*
General Plan Amendment	5 Weeks
Rezoning	5 Weeks
Use Permit	5 Weeks
Variance	5 Weeks
Building Permit	2-3 Weeks
Design Review (staff level)	30 Days
Design Review	5 Weeks
Planned Development	5 Weeks
Minor Subdivision (Tentative Map)	5 Weeks
Major Subdivision (Tentative Map)	5 Weeks
Minor Subdivision (Final Map)	Variable
Major Subdivision (Final Map)	Variable

Source: City of Benicia

Note: *Approval times assume a negative declaration (or categorical exemption) for CEQA purposes. Any project requiring preparation and processing of an environmental impact report could take an additional four to six months. The standard five week time period for most applications reflects the requirement that an application be accepted as complete by a date five week prior to the projected Planning Commission hearing. Projects requiring review by the Design Review Commission would receive that review during the five week period, or two weeks prior to the projected Planning Commission meeting.

As previously discussed in this chapter, the City permits accessory dwelling units in all R districts subject to the granting of a conditional use permit. Conditional use permits are granted by the Planning Commission and therefore are subject to the full set of approval procedures. In many communities, approval of second units are handled by simple administrative approval, such as Planning Director approval.

The City's permit processing procedures include an assessment of the potential environmental impacts of the proposed projects, and the review of the environmental impact report, if one is required. These review procedures are mandated by state law under the California Environmental Quality Act (CEQA). Many of the environmental regulations have protected the public from significant environmental degradation and the location of certain developments on inappropriate sites, and have given the public a much needed opportunity to comment on project impacts. This process does, however, increase the time before final approval of a project.

On-Site Improvement Standards

The City of Benicia requires on-site improvements such as curbs, gutters, and sidewalks similar to those required by most other jurisdictions in the Bay Area. Such improvements do increase the cost of housing, but are considered necessary to protect the health, safety, and welfare of the public.

Design Review

The City of Benicia requires design review for all new construction, in all zoning districts, except for single-family units. As of July 1992, Benicia's Design Review Commission (DRC) serves as the sole and final decision-making body for multi-family residential projects where design review (including related CEQA review) is the only discretionary approval involved. This is the case with most multi family residential projects in Benicia, since, unlike in many cities, multi-family residential developments are allowed **by right** in the medium and high-density residential zones (as well as in three of the City's commercial zones, provided that the street level floor of any project is occupied with commercial uses). Formerly, the DRC had operated exclusively as a recommendatory body for projects of over 2,500 square feet in floor area. With the DRC now the final decision-making body for projects involving only design review, that process has been streamlined.

The City's Zoning Ordinance states that the purpose of design review is to:

- a) Ensure that the location and configuration of structures are visually harmonious with their sites, and with surrounding sites and structures, and do not unnecessarily block scenic views from other buildings or public parks, or dominate their surroundings to an extent inappropriate to their use;
- b) Ensure that the architectural design, materials, and colors of structures are visually harmonious with surrounding development and with the natural landforms and vegetation of the area in which they are proposed to be located;

- c) Ensure that plans for landscaping of open spaces conform with the requirements of the Zoning Ordinance, and that they provide visually pleasing settings for structures on the site, and on adjoining and nearby sites, and blend harmoniously with the natural landscape.
- d) prevent excessive or unsightly grading of hillsides, and preserve natural landforms and existing vegetation where feasible.

These four criteria serve as Benicia's **design standards**, which make up the findings the DRC must be able to make in order to approve a project design. The Zoning ordinance also states that the purpose of design review is to **implement general plan policies**. The latter refers to policies of **all** elements of the general plan, including the **housing element**. The Design Review Commission has willingly and demonstrably accepted the charge of balancing community aesthetic goals associated with a project's design, exterior amenities and landscaping (as set forth in the above 4-point design review purpose statement), against the critical economic and timing issues associated with the development of affordable housing. One case in point was the DRC's 1989 review of the proposed design of a lower-income senior housing complex, which utilized the City's density bonus provision. The DRC demonstrated substantial flexibility with regard to building materials, landscaping, and covered parking. In a more recent proposal to upgrade 75 units of public housing operated by the Benicia Housing Authority, the DRC showed similar flexibility. Benicia planning staff urge developers to commence with preplanning review as early as possible, and have found that this expedites the formal design review process. Evidence strongly supports the conclusion that neither the **design review process** nor **design standards** have been obstacles to affordable housing in Benicia in the past. With affordable housing now a priority of the DRC, Planning Commission and City Council, and with the DRC now the only decision making body involved in the design review process, this will continue to be the case.

Building and Housing Codes

Table V-3 below, shows construction codes adopted and currently administered by the City of Benicia.

Table V-3

APPLICABLE BUILDING AND HOUSING CODES
**City of Benicia
1990**

Code Name	Code Date	Remarks
Uniform Building Code cost of housing	Most recent	No amendments that significantly increase the
Uniform Building Code Standards	Most recent	No amendments
Uniform Administrative Code cost of housing	Most recent	No amendments that significantly increase the
Uniform Plumbing Code	Most recent	No amendments
Uniform Code for Abatement of Dangerous Buildings	Most recent	No amendments
Uniform Fire Code cost of housing	Most recent	No amendments that significantly increase the
National Fire Code	N/A	Enforced at the discretion of the Fire Chief under authority of code section incorporating Uniform Fire Code; no amendments
State Health and Safety Code	N/A	Enforced at the discretion of the Fire Chief under authority of code section incorporating Uniform Fire Code; no amendments
National Electrical Code	Most recent	No amendments
Uniform Mechanical Code	Most recent	No amendments
Uniform Housing Code	Most recent	No amendments

Source: City of Benicia

Enforcement of the adopted codes is focused primarily on review of new construction proposals to ensure that they comply with minimum health and safety standards. Application to existing construction is generally limited to correction of violations brought to light through complaint. As in many jurisdictions, Benicia's resources to mount an active building code enforcement program are severely limited. Violation correction typically results in code compliance without adverse effect upon the availability or affordability of the dwelling units involved.

In the judgement of the City, none of the modifications to uniform codes operates as a constraint to the construction of affordable housing.

Permit Fees

The City collects fees to help cover the costs of permit processing, inspections, environmental review, and the provision of services such as water, sewers, storm drains, and parks and recreation facilities. These fees are generally assessed on the basis of the number of dwelling units in residential development. Fees charged for building permits are based on the construction values as prescribed by the Uniform Building Code. Fees collected by the City in the review and development process do not exceed the City's costs for providing these services. When raising fees, the City complies with all applicable state laws.

Table V-4 provides a breakdown of the fees required for construction of typical-sized detached and attached single-family dwellings (SFDs), duplex dwellings, and multi-family dwellings (MFDs).

Table V-4

APPROXIMATE CITY OF BENICIA FEES
July 1990

Fee	SFD Detached ¹	SFD Attached ²	MFD Duplex ³	MFD High Density ⁴
Building Permit	\$630.50	\$486.50	\$867.00	\$486.50
Plan Check	409.83	316.23	563.55	316.23
School Impact Fee	2,370.00	1,580.00	3,950.00	1,580.00
Park Dedication Fee	2,400.00	2,400.00	3,640.00	1,740.00
Improvement Fee	613.00	613.00	614.80	307.40
Sewer Connection Fee	2,300.00	2,300.00	4,600.00	2,300.00
Sewer Insp. Fee	15.00	15.00	30.00	15.00
Water Connection Fee	2,300.00	2,300.00	4,600.00	2,300.00
Water Meter	75.00	75.00	150.00	75.00
SMIP	6.10	4.07	10.17	4.07
	\$11,119	\$10,090	\$19,026 ((\$9,513 per unit)	\$9,124
% of Construction Valuation	11.2%	15.3%	11.5%	13.8%

Source: City of Benicia, Residential Development Fee Schedule, July 1990

- Notes: ¹1,500 s.f. single-family home; \$66.00 per s.f. = \$99,000.00 construction valuation
²1,000 s.f. single-family attached home; \$66.00 per s.f. = \$66,000.00 construction valuation
³2,500 s.f. duplex structure (two units); \$66.00 per s.f. = \$165,000.00 construction valuation
⁴1,000 s.f. apartment unit; \$66.00 per s.f. = \$66,000.00 construction valuation

Development fees have been on the rise in the Bay Area, and fees levied in Benicia are consistent with this trend. In May 1988, the Bay Area Council reported median 1987 development fees of \$9,110 for the Bay Area. The city with the highest fees in 1987 was Petaluma at \$14,766 and the city with the lowest was Oakland at \$2,673. In Solano County, only Vallejo (\$10,398) was reported to have lower fees than Benicia (\$10,521) in 1987. Since 1987, development fees have increased in Benicia as well as in most other Bay Area communities.

In Benicia the disparity in fees between single-family detached and single-family attached dwelling units is of concern. The smaller floor area associated with the attached units means that the units have lower construction valuations. Yet most of the fees levied on single-family residential units are calculated independent from valuation. The result is that smaller single-family units are charged, relatively, a much higher fee. This fee structure may discourage construction of attached single-family units, which are generally more affordable.

CONCLUSION

As noted above, the regulations and fees applicable to the development of housing act to increase the cost of housing and, to some degree, may constrain the availability of affordable housing. Yet these regulations and fees are necessary to protect the health, safety, and welfare of the community and to protect existing residents from the otherwise externalized costs of new development.

A review of Benicia's policies and regulations indicates that Benicia can readily accommodate a wide variety of housing types and that it encourages the development of lower-income and elderly housing.

Nonetheless, there are four specific ways in which the City of Benicia could lessen the constraints on the construction of affordable housing imposed by its current regulatory system.

- Provide a density bonus of 25 percent, plus one other concession, when 20 percent lower income housing, 10 percent very low income housing, or 50 percent lower income elderly housing is provided in proposed projects
- Reduce the minimum lot size for accessory residential structures from 10,000 square feet
- Revise City zoning requirements for manufactured homes to conform to Government Code § 65852.3 and § 65852.4
- Revise City zoning requirements to eliminate restrictions on the number of boarders that may be kept in a single-family unit
- Redesign the permit fee structure for small, attached single-family units

CHAPTER VI

NON-GOVERNMENTAL CONSTRAINTS

INTRODUCTION

The production and availability of housing is constrained in virtually every community by non-governmental factors, such as the costs of construction and interest rates on home mortgages. This chapter reviews non-governmental constraints on housing production and availability of housing that affect Bay Area and California communities generally and some that are unique to Benicia.

LAND COSTS

Land is currently in short supply within Benicia. Establishing the cost of vacant land zoned for residential use in such a limited market is difficult to do with any degree of certainty. In phone interviews with local real estate firms, agents indicate that one would pay \$80,000 to \$85,000 for a residential lot, and more if it has a view. The *Housing Site Analysis and Program Feasibility Report* details land costs and construction costs typical for multifamily development in the Bay Area for each site considered by the report. The report estimates land costs for multifamily development at \$4.00 per square foot. The *Housing Site Analysis and Program Feasibility Report* is listed as a reference document in the Housing Element Bibliography in Appendix C.

CONSTRUCTION COSTS AND AVAILABILITY OF FINANCING

The costs of constructing housing have risen significantly in recent years. The City calculates construction valuation at \$58.10 per square foot in 1990. The cost of constructing a 1,500 square foot, wood frame, single-family detached home in Benicia is therefore approximately \$87,150, excluding City fees.

According to staff at the Solano Board of Realtors, construction financing is readily available to developers building in any Benicia neighborhood. In addition to consulting with the Solano Board of Realtors, consultants also interviewed the Southampton Company, a major developer of residential property in Benicia, and BRIDGE, both of which indicated that construction and permanent financing is readily available for rental and owner-occupied housing in Benicia at rates comparable to the Bay Area generally.

Regarding evidence of income groups under-served by financial institutions, discussions with City staff indicate that there is no evidence of this in any of Benicia's neighborhoods. This proposition is generally supported by the fact that Benicia has a very low rate of rehabilitation need. Furthermore, rehabilitation need is fairly evenly distributed throughout Benicia's infill areas with no visible signs of disinvestment by the local financial community in any neighborhood.

MORTGAGE COSTS

Home ownership can be constrained by high mortgage interest rates, which over the past ten years have ranged from 15 percent to about 8.5 percent. Interest rates are currently about 10.25 percent for a 30-year, fixed rate loan. Interest rates for adjustable rate mortgages (ARMs) are currently (1990) about 8.5 percent. High financing costs can also depress the construction of new rental properties, as investors may be discouraged by this increased cost.

High interest rates obviously make qualifying for a loan difficult. For illustrative purposes, Table VI-1 shows how monthly mortgage payments vary for a \$140,000 mortgage on a \$175,000 home with 20 percent down payment and 30-year payback, depending on the prevailing interest rate.

Table VI-1

MONTHLY PAYMENT ON A \$175,000 HOUSE (@ 30 Year Fixed \$140,000 Mortgage)

Interest Rate	Monthly Payment	Annual Income
8.50%	\$1,076	\$51,648
10.25%	1,254	60,192
13.00%	1,549	74,352
15.00%	\$1,770	\$84,960

Source: J. Laurence Mintier & Associates

With a downpayment of \$35,000 and an interest rate of 10.25 percent for 30 years at a fixed rate, the monthly payment would be \$1,254. Using the rule of thumb that the housing payment should not exceed 25 percent of a household's gross income, the buyer would have to earn over \$60,192 per year. Table VI-2 below shows the typical costs associated with buying a home.

Table VI-2

TYPICAL HOUSING COSTS
(**\$175,000 Home**)

Sales Price	\$175,000
Closing Costs	5,537
Down Payment @ 20%	35,000
Mortgage Balance	140,000
Annual P&I @ 10.25% (30 years)	15,054
Insurance*	542
Taxes*	2,012
Total Annual Carrying Costs	17,608
Income Needed @ 30% of Gross)	\$70,432

Source: J. Laurence Mintier & Associates

Note: *Varies with jurisdiction

BAY AREA HOUSING MARKET PRESSURES

As discussed previously, housing costs driven by high demand have escalated rapidly in the past few years. Benicia's housing costs, both sales prices and rental, rates, reflect the overall Bay Area market. Despite City efforts to minimize the costs of developing new housing, the City cannot ensure, short of instituting drastic controls such as price or rent control, that housing produced inexpensively will not be sold or rented at prevailing market rates.

CONCLUSION

Based on the preceding analysis, the City concludes that market factors do constitute substantial constraints on the production and availability of housing affordable to very low, low and moderate income groups. These constraints are applicable to much of the Bay Area and are not peculiar to Benicia.

CHAPTER VII

EVALUATION OF THE 1986 HOUSING ELEMENT ACCOMPLISHMENTS

INTRODUCTION

The Housing Action Plan of the City's 1986 Housing Element included five goals, and objectives, policies, and programs were developed for each goal. The following discussion includes a qualitative and/or quantitative evaluation of the programs set forth under each goal, with evaluative discussion of policies and objectives as appropriate. The evaluation has been structured to correspond to the format of the 1986 Housing Action Plan (see Appendix D). The implementation period for the 1986 Housing Action Plan is January 1, 1986, to the present. For purposes of this review, the implementation period includes data through January 1, 1990 (four year totals).

GOAL I. MEET HOUSING DEMAND THROUGH SITE IDENTIFICATION, ADVANCE PLANNING AND INFRASTRUCTURE ANALYSIS

Discussion of Policies and Objectives

The City completed a comprehensive revision of its Zoning Ordinance in March 1987. The revised ordinance made provisions for residential density bonuses beyond the minimum required by state law, eliminated the requirement for a special zone for mobilehome parks, included stringent condominium conversion provisions, made provisions for residential second units as conditional uses, provided guidelines for the location of manufactured houses in single family zones, and incorporated mechanisms for planned developments and mixed use. A requirement for covered parking for residential uses in the Downtown Commercial zone was also recently eliminated.

There has been great reluctance by developers to build other than market rate housing in Benicia. During the implementation period of the 1986 Housing Action Program, 1,386 new residential units were completed. Of these units, 1,074 were single family residences, 81 were condominium units, and 231 were rental apartments. Almost none of the 1,386 units completed were affordable to other than households with moderate or above moderate incomes, despite the density bonus incentive. No housing geared particularly to large (more than six person) households has been constructed other than premium single family residences affordable only to above moderate income households.

An affordable housing monitoring system has not been established for new units. However, the City does monitor the number and continued administration of subsidized units by the Housing Authority. The City also monitors the vacancy rate of rental property in the City, the demolition of any housing units, and investigates possible loss of affordable units and/or displacement as a result of demolition. There have been no condominium conversions approved during the implementation period.

During the implementation period the ratio of multiple family dwellings (three or more units per lot) has remained approximately 30% of the City's housing stock.

Program Implementation

- A. 1,386 new market rate residential units were completed between January 1, 1986 and January 1, 1990. These units were available for-rent or for-sale, to households with moderate and above moderate incomes.
- B. Advance planning is fully underway for the Sky Valley/Lake Herman portion of the City's sphere of influence. The Sky Valley/Lake Herman area comprises the bulk of the Northern Area referred to in the 1986 Housing Element. A Land Use Suitability Analysis (October 1987), A Market Feasibility (Analysis) of Land Use Options (April 1988), and a Draft General Plan amendment (February 1989, August 1989) have all been completed. A Specific Plan and Environmental Impact Report are currently in the early stages of preparation. A contract planner currently devotes half-time to this advance planning effort, and funding and workload are shared by the city and the development community.
- C. Of the 1,386 new units completed between January 1, 1985, and January 1, 1990, 231 were developed as market rate rental apartments. Another 81 units were developed as condominiums, approximately 50% of which are assumed to be investor owned and available as rental units. This assumption is based on experience gained from periodic review of sale/rental patterns of new condominiums, and discussions with developers of these units and with local realtors.

GOAL II. ASSIST DEVELOPMENT OF HOUSING TO MEET THE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS

Discussion of Policies and Objectives

During the 1986 Housing Action Plan implementation period, the City has continually attempted to keep the development community aware of the City's incentives for production of affordable housing units. The response on the part of the majority of developers has been one of disinterest. As a result, the City has a long way to go to meet the ABAG established needs determination for units affordable to low and very low income households. However, the City has made progress in the area of units affordable to moderate income households. During the implementation period one apartment complex of 224 units has been completed and occupied and a second apartment complex of 120 units has just been completed (June 1990).

As mentioned in the previous section (under Goal 1) the City's 1987 Zoning Ordinance revision incorporated provisions for 1) mixed use development in the community core; 2) residential second units; and 3) a residential density bonus program.

The City has supported the work of the Housing Authority during the implementation period primarily through an informal referral procedure.

Program Implementation

- A. The City continues to advise the development community of City incentives to develop other than market rate housing. Few have shown interest. No "no frills" units have been constructed during the implementation period.
- B. The City's revised Zoning Ordinance (March 1987) allows second units as a conditional use on lots in any residential district upon which there is an existing single-family dwelling. Three second units have been approved during the implementation period.
- C. The City's revised Zoning Ordinance makes provisions for residential density bonuses beyond those required by the State. An optional bonus program provides that following a duly noticed public hearing, the Planning Commission may approve a use permit granting a density bonus for projects that include units affordable to low-income or moderate-income households, allowing a greater number of units than permitted in the base district on the basis of one bonus unit for each affordable unit. The number of units may not exceed twenty-five percent of the maximum number of units permitted in the base district without the density bonus.

One low-income senior apartment project has taken advantage of the density bonus provision during the implementation period. The project has received approval for 36 units where 15 would normally be permitted by zoning. The project is currently at the building permit stage.

- D. The City's revised Zoning Ordinance encourages mixed use (commercial/residential) in commercial zones. Residential development on the site of commercial development is a stated purpose of certain commercial districts. A density bonus increases the permitted floor area ratio (FAR) in the Downtown Commercial, Commercial Office, Neighborhood Commercial and Waterfront Commercial districts for residential portions of mixed use projects. The FAR increase is 50 percent except in the Downtown Commercial district where it is 20 percent.

One mixed-use project in the downtown area containing 6 market rate apartments has received approval during the implementation period. Two additional mixed use projects in the downtown area have also received approval; however, the residential units are "apartels", designed for transient business traveler-type usage. One of the three projects have received building permits as of this writing.

- E. 283 Section 8 units are currently administered by the Housing Authority of the City of Benicia. During the 1986 Housing Action Plan implementation period this number has increased by 182 (101 units were administered as of January 1, 1986).
- F. The 36 unit senior apartment complex discussed above is being funded partially through this program. No other projects of this sort have been proposed or approved during the implementation period.

- G. A non-profit sponsored placement office for shared housing has not been established during the implementation period.
- H. The City's revised Zoning Ordinance has been brought into conformance with state law regarding the regulation of manufactured home location and installation. A single exception is that the City's Zoning Ordinance regulates roof pitch of manufactured homes. The City intends to bring this provision into accordance with state law as a part of the implementation of the 1990 Housing Element.
- I. The City's revised Zoning Ordinance allows residential development on substandard, residentially-zoned properties. During the implementation period no such properties have been developed with affordability provisions or restrictions.
- J. The residential density bonus provision in City's revised Zoning Ordinance requires that an Affordable Housing Density Bonus Agreement be executed for all projects for which a density bonus has been approved. Such agreements are required to identify the proportion and location of units affordable to low and moderate income households, and guarantee that these units remain affordable and available, in conformance with the provisions of the California Health and Safety Code, for the life of the structure(s). In addition, the provision requires that resale controls for properties with affordable units be included as a deed restriction, and recorded, to maintain the affordable status in perpetuity. The 36 unit, low-income senior apartment project approval discussed in "C" above included an Affordable Housing Density Bonus Agreement for all 36 units.

GOAL III. ADDRESS AND REMOVE GOVERNMENTAL CONSTRAINTS TO HOUSING

Discussion of Policies and Objectives

The City has taken the lead in substantial advance planning for its sphere of influence during the implementation period, and has shared the cost of this work with the development community (see discussion of Goal I, Program B). Substantial funds have been expended by the City in this effort. In addition, the City has funded the following infrastructure studies during the implementation period:

1. Sewer

- Wastewater Treatment Facilities Capacity Expansion Study - 1986
- Sewage Pump Station Evaluation Study - 1986
- Management and Operations Study - 1988
- Infiltration/Inflow Evaluation - 1989
- Specifications - Capacity Expansion Project
Wastewater Treatment Plant - 1989

2. Water

- Master Citywide Water System Plan - in progress (includes Sky Valley Planning Area)

3. Storm Drainage

- Storm Drainage Master Plan - 1989

4. Traffic

- Traffic Safety Study - 1986
- Master Circulation Plan - in progress

During the implementation period an ad hoc committee comprised of City staff and decision makers identified numerous City-owned sites suitable for development. While the purpose of the committee was to seek out lands the City might sell to enable the purchase of open space elsewhere, several of the properties identified could also be appropriate sites for the construction of affordable housing. These sites will be evaluated in this context during the implementation period of the 1990 Housing Action Program. A limited number of privately owned in-fill parcels have also remained undeveloped during the 1986 Housing Action Program implementation period. The senior apartment complex previously referred to was approved on one of these sites. While topographical constraints exist on some of the sites, several remain suitable for construction of affordable housing, and need to be further evaluated in that context.

Program Implementation

- A. During the 1986 Housing Action Plan implementation period the City's Zoning Ordinance was updated (March, 1987) as was the City's Subdivision Ordinance (September, 1986). The governmental constraints to affordable housing which were removed from the Zoning Ordinance have been discussed above. The City's Subdivision Ordinance was completely revised, having not been updated since 1960. The 1986 revision brought the ordinance into full compliance with the Subdivision Map Act.

GOAL IV. CONSERVE AND IMPROVE BENICIA'S EXISTING AFFORDABLE HOUSING STOCK

Discussion of Policies and Objectives

As previously discussed, the City's revised Zoning Ordinance provides for residential second units through a conditional use permit approval procedure, and includes stringent prerequisites for condominium conversion. The City's vacancy rate has not reached the level required for consideration of condominium conversion applications (5 percent or greater) during the implementation period.

The City has had very few demolition requests during the implementation period. All have been requests to demolish deteriorated, privately owned, single family residences where the applicant intended to construct and occupy a new residence on the site.

As also mentioned, the number of Section 8 households administered by the Housing Authority has nearly tripled during the implementation period, increasing from 101 households in January 1986, to 283 households at present. While the latter statistic indicates a trend of greater need for such assistance in Benicia, it also reflects effective response to the need by the City's Housing Authority. A formal shared housing network has not been established during the implementation period.

Program Implementation

- A. A "self-motivated" neighborhood rehabilitation and housing conservation program has not been implemented during the implementation period.
- B. Home remodeling and other home improvement efforts by homeowners in Benicia remains on-going.
- C. Promotion and recommendation of energy conservation systems in construction remains an on-going function of the Building Division of the City's Public Works Department.
- D. To the knowledge of any City departments, no rental properties in the City have deteriorated to a condition which would require implementation of the provision of the Revenue and Taxation Code which permits denial of income tax deductions to owners of substandard rental properties.

GOAL V: PROMOTE HOUSING OPPORTUNITIES FOR ALL PERSONS IN BENICIA

Discussion of Policies and Objectives

The City continues to enforce the Uniform Building Code, including provisions for handicapped access and facilities. While the City has not actively pursued a non-discrimination program due to the lack of a perceived need, elimination of any form of discrimination in housing, together with equal opportunity access to housing, remain key objectives of the City.

Program Implementation

- A. The City has not undertaken an inventory or review of non-discrimination (in housing) ordinances in other localities, nor enacted a local non-discrimination ordinance regarding families with children in rental housing. Conversations with Benicia's primary non-profit social service agency indicate that occasional incidents of such discrimination in rental housing have occurred during the implementation period. It is more often that such discrimination has taken place subtly in the form of overly high move-in costs (excessive security deposits, etc.).

- B. The City has not been approached with individual or group charges of discrimination in housing. Fair housing discrimination charges would be referred to resources outlined in this program, however.
- C. A program whereby a consultant would be hired to assist the City in determining the availability of grants for housing related activities or Mortgage Revenue Bond applicability has not been implemented.
- D. The maintenance of housing-related records has been on-going during the implementation period, with the exception that the Planning Department has not consistently monitored or kept records of estimated rental rates/sales prices for new or existing units. Evaluation of the City's fulfillment of the ABAG generated needs attainment determination has not taken place annually, but is currently taking place as part of the 1990 Housing Element update.

APPENDIX A

SPECIAL HOUSING REQUIREMENTS

In addition to requiring each city and county adopt a housing element, the California Legislature has enacted some very specific requirements to ensure that local regulatory procedures do not constrain housing development. This chapter summarizes these special housing mandates.

FINDINGS ON HOUSING LIMITS

Any city or county adopting or amending its general plan in a manner that limits the number of units that may be constructed on an annual basis must make specified findings concerning the efforts it has made to implement its housing element and the public health, safety, and welfare considerations that justify reducing the housing opportunities of the region (Government Code § 65302.8 and § 65863.6).

HOUSING DISAPPROVALS AND REDUCTIONS

When a proposed housing development complies with applicable local policies and regulations in effect at the time the application is determined to be complete, the local agency may not disapprove the project or reduce its density unless it makes specified findings (Government Code § 65589.5).

SOLAR ENERGY SYSTEMS

Cities and counties may not enact zoning provisions that effectively prohibit or unnecessarily restrict the use of solar energy systems, except for the protection of public health or safety. Allowable "reasonable restrictions" include those that do not significantly increase the cost of the solar system or significantly decrease its efficiency and those that allow for an alternative system or comparable cost and efficiency (Government Code § 65850.5).

SECONDARY RESIDENTIAL UNITS

To encourage establishment of secondary units on existing developed lots cities and counties are required to either (1) adopt an ordinance based on standards set out in the law authorizing creation of second units in residentially zoned areas; or (2) where no ordinance has been adopted, allow second units by use permit if they meet standards set out in the law. Local governments are precluded from totally prohibiting second units in residentially zoned areas unless they make specific findings (Government Code § 65852.2).

MOBILEHOMES IN SINGLE-FAMILY ZONES

Cities and counties shall allow the installation of mobilehomes on permanent foundations on lots zoned for conventional single-family dwellings. Cities and counties shall only subject mobilehomes to the same development standards that apply to single-family dwellings. Any architectural requirements, however,

shall be limited to roof overhang, roofing material, and siding material and shall not exceed those which would be required of a single-family dwelling constructed on the same lot. Any area considered to be of special historical interest may be exempted from this provision (Government Code § 65852.3).

MOBILEHOME PARKS

Health and Safety Code § 18300 preempts local authority to regulate mobilehome parks except in regards to a very limited set of powers, and vests the responsibility with the California Department of Housing and Community Development. Local authorities can assume responsibility for enforcement of regulations from the department upon 30 days written notice to the department. Whether or not the local authority assumes enforcement powers from the state, it retains the power to:

- establish certain zones for mobilehome parks and to prohibit mobilehome parks from non-residential zones;
- establish types of mobilehome uses including family mobilehome parks, adult mobilehome parks, mobilehome condominiums, mobilehome subdivisions, or mobilehome planned unit developments;
- adopt rules and regulations prescribing park perimeter walls or enclosures on public street frontage, signs, access, and vehicle parking;
- prohibit certain uses for mobilehome parks;
- regulate the construction and use of equipment and facilities located outside of a mobilehome unit;
- regulate the density of a mobilehome park provided the density is not less than that allowed for other residential uses within that zone;
- require recreational facilities, recreational areas, etc., to the extent that such facilities or improvements are required for other types of residential developments containing a like number of residential dwelling units.

A mobilehome park is deemed by state law to be a permitted use on all land general planned and zoned for residential use (Government Code § 65852.7).

MOBILEHOME PARK CONVERSIONS

Any subdivider filing a tentative or parcel map to be created from the conversion of a mobilehome park to another use must prepare and file a report on the impact of the conversion on the displaced mobilehome park residents. The subdivider shall make a copy of the report available to each resident of the mobilehome park at least 15 days prior to the public hearing. The city or county with jurisdiction must consider the impact report at a public hearing and may require as a condition of approval of the conversion that the project sponsor mitigate the impacts of displacement. These provisions also apply

when closure of a mobilehome park is the result of a decision by a local government entity or planning agency (Government Code § 65863.7 and § 66427.4).

NOTIFICATION ON MOBILEHOME PARK CONVERSIONS

A city or county that has received an application for a mobilehome park conversion must notify the applicant at least 30 days prior to any hearing or action of state and local requirements for applicant notification or mobilehome owners and park residents concerning the proposed change. No action may be taken on the application until the applicant has satisfactorily verified that mobilehome owners and park residents have been properly notified (Government Code § 65863.8).

LIMITATIONS ON DEVELOPMENT PERMIT FEES

Fees charged by local public agencies for zoning changes, variances, use permits, building inspections, building permits subdivision map processing, or other planning services may not exceed the estimated reasonable cost of providing the service for which the fee is charged . Fees may exceed this limit only with a two-thirds vote of the electorate (Government Code § 54990 and § 65909.5).

RESIDENTIAL ZONING

Cities and counties must zone a sufficient amount of vacant land for residential use to maintain a balance with land zoned for non-residential use (e.g., commercial and industrial) and to meet the community's projected housing needs as identified in the housing element of the general plan (Government Code § 65913.1).

RESIDENTIAL SUBDIVISION STANDARDS

Cities and counties may not impose standards for design and improvement for the purpose of making the development of housing for any and all economic segments of the community infeasible. Furthermore, it shall consider the effect of ordinances adopted and actions taken with respect to the housing needs of the region in which the local jurisdiction is situated (Government Code § 65913.2).

COORDINATED PERMIT PROCESSING

Each city and county must designate a single administrative entity to coordinate the review and decision-making and provision of information regarding the status of all applications and permits for residential, commercial, and industrial developments (Government Code § 65913.3).

DENSITY BONUSES

When a developer agrees to construct at least 20 percent of the total units in a housing development for lower income households, 10 percent of the total units for very low income households, or 50 percent of the total dwelling units for qualifying senior citizens, the city or county must either grant a density bonus and at least one other concession or incentive, or provide other incentives of equivalent financial value. The developer must agree to ensure continued affordability for all lower income units for 30 years (10 years under particular circumstances). The density bonus must increase by at least 25 percent the other maximum allowable density specified by the zoning ordinance and the land use element of the general plan. Each city or county must set up procedures for carrying out these provisions (Government Code § 65913.4 and § 65915).

DENSITY BONUSES FOR CONDOMINIUM CONVERSIONS

When a developer proposing to convert apartments to condominiums agrees to provide at least 33 percent of the total units in the proposed condominium project for low or moderate income households, at least 15 percent of the total units for lower income households, the city or county must either grant a density bonus or provide other incentives of equivalent financial value. The density bonus must increase by at least 25 percent over the number of apartments to be provided within the existing structure proposed for conversion (Government Code § 65915.5).

CEQA AND DENSITY REDUCTIONS

Cities and counties may deny or reduce the density set forth by the general plan for a housing project only as a mitigation measure for a specific adverse impact upon public health or safety pursuant to the California Environmental Quality Act and only when there is no other feasible mitigation that would achieve comparable density results (Public Resources Code § 21085).

RESIDENTIAL ENERGY CONSERVATION

Cities and counties are required to adopt energy conservation standards for new residential dwellings (excluding apartment houses with four or more stories and hotels); (Public Resources Code § 25402.1).

REDEVELOPMENT REPLACEMENT HOUSING

Every redevelopment plan must contain provisions that provide replacement housing on a "one-for-one" basis for low and moderate income persons displaced by redevelopment activity. (Health and Safety Code § 33334.5).

TAX INCREMENT FUNDS FOR HOUSING

Redevelopment agencies must use at least 20 percent of tax increment revenues generated by a redevelopment project to increase and improve the community's supply of housing for persons of low and moderate income. Certain findings may be made by the agency to set aside less than 20 percent if no need exists for such housing, if less than 20 percent is required to meet the need, or if a substantial effort to meet the needs is being made (Health and Safety Code § 33334.2).

COMMUNITY CARE FACILITIES

A residential facility which serves six or fewer persons shall be considered a residential use of property, and the residents and operators of the facility shall be considered a family. No conditional use permit, zoning variance, or other zoning clearance shall be required which is not required of a family dwelling of the same type in the same zone (Health and Safety Code § 1566.3 and § 1567.1).

COMMUNITY CARE FACILITIES FOR THE ELDERLY

A residential facility for the elderly which serves six or fewer persons shall be considered a residential use of property, and the residents and operators of the facility shall be considered a family. No conditional use permit, zoning variance, or other zoning clearance shall be required which is not required of a family dwelling of the same type in the same zone (Health and Safety Code § 1569.84).

HOMES FOR MENTALLY DISORDERED, HANDICAPPED PERSONS, OR DEPENDENT AND NEGLECTED CHILDREN

A state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer mentally disabled, or otherwise handicapped persons, or dependent and neglected children shall be considered a residential use of property. Such homes shall be a permitted use in all residential zones (Welfare and Institutions Code § 5116).

APPENDIX B

HOUSING PROGRAM RESOURCE INVENTORY

This appendix is an excerpt from the Background Report on Alternative Housing Strategies and Program Options which was produced as part of Housing Element update program. Table B-1 summarizes all program options considered by the City as it developed its Housing Element goals, policies, and implementation programs.

Table B-1

SUMMARY OF PROGRAM OPTIONS 1990

Key To Sponsors / Applicants

1. City / County
2. Housing Authority
3. Special District
4. Non-profit Developer/organization
5. For-profit Developer/organization
6. Individual

Key To Need Or Target Group

- | | |
|-----|--|
| vl | Very Low Income (less than 50% median) |
| l | Low Income (50%-80% median) |
| m | Moderate Income (80%-120% median) |
| e | Elderly |
| di | Disabled |
| ho | Homeless |
| f | Female Head of Household |
| fth | First time Homebuyer |
| c | Cooperative Housing |

PROGRAM

SPONSOR/ APPLICANT

NEED OR TARGET GROUP

REGULATORY AND OTHER NON-FUNDING PROGRAM OPTIONS

Inclusionary Zoning	1	l,m
Density Bonus	1	vl,l,m
Mixed Use	1	vl,l,m
Development Standards	1	all
Redevelopment Housing	1,3	vl,l,m
Land Banking	1,4	vl,l,m,e,di,ho

(Continued)

Table B-1 (Continued)

<u>PROGRAM</u>	<u>SPONSOR/ APPLICANT</u>	<u>NEED OR TARGET GROUP</u>
Adaptive Reuse	1,4,5	all
Single Room Occupancy Hotel (SRO)	1,4,5	vl,l,m,e,ho
Second Units	1,6	vl,l,m,e,di,f
Limited Equity Cooperatives	4	l,m
Self-Help Housing	4,6	l,m,fth
Manufactured Housing	4,5,6	vl,l,m,e,di,f,fth,ho
Non-Profit Housing Corporation	4	all
Home Equity Conversion	4	e
Shared Living	6	e,f,di

HOUSING FUNDING PROGRAMS**Local Programs**

Redevelopment	1	all
Fees and Fee Waivers	1	all
Housing Trust Funds	1	all
Mortgage Revenue Bonds (MRBs)	1,4,5	vl,l,m,fth,e
Mortgage Credit Certificates (MCCs)	1,6	m,fth
Private Financing	4,5,6	all

(Continued)

Table B-1 (Continued)

<u>PROGRAM</u>	<u>SPONSOR/ APPLICANT</u>	<u>NEED OR TARGET GROUP</u>
State Programs		
California Housing Finance Agency (CHFA) Multi-Family Rehab. & Infill New Const.	1	l
80/20 State/Local Pilot Rental Housing	4	v1,l
Self Help Housing Program	4,6	l,m
Home Mortgage Purchase (HMP)	5	m,fth
80/20 Multi-Family Rental Housing	5	v1,l
Cal-First Home Buyers	6	m,fth
Second Unit Financing	6	l
<u>California Department of Housing and Community Development (HCD)</u>		
State Community Development Block Grant Program	1	v1,l
Rental Housing Construction (RHCP)	1	v1,l
Senior Citizens Shared Housing (SCSH)	1	e
Independent Living Housing Assistance Program (ILHAP)	1	di
Urban Predevelopment Loan Fund (PLP)	1,2,4	l
Deferred Payment Rehabilitation Loan Program (DPRLP)	1,4	l,m
Special User Housing Rehabilitation Program (SUHRP)	1,4,5	h,v1,l
California Self-Help Housing (CSHHP)	1,4	l,m
<i>(Continued)</i>		

Table B-1 (Continued)

<u>PROGRAM</u>	<u>SPONSOR/ APPLICANT</u>	<u>NEED OR TARGET GROUP</u>
Prop. 77 & 84 Rental Housing Rehab. and New Construction	1,4,5,6	vl,l
Emergency Shelter Program (ESP)	1,4	ho
California Homeownership Assistance Program (CHAP)	6	1
Mobilehome Park Assistance (MPAP)	6	1
<u>Franchise Tax Board</u>		
Homeowner and Renter Assistance Law	6	l,e,m
Solar Energy Credit	6	l,e,m
Tax Credit (Removal of Arch. Barriers)	6	l,e,m,di
<u>Department of Veteran Affairs</u>		
Cal-Vet Loan Program	6	Veteran
Disabled Veteran's Tax Exemption	6	Veteran
<u>Board of Equalization</u>		
Homeowners' Property Tax Exemption	6	Homeowner
Federal Programs		
<u>Department of Housing and Urban Development</u>		
Community Development Block Grant (CDBG)	1	vl,l
Rental Housing Rehabilitation (Section 17)	1	vl,l
<i>(Continued)</i>		

Table B-1 (Continued)

<u>PROGRAM</u>	<u>SPONSOR/ APPLICANT</u>	<u>NEED OR TARGET GROUP</u>
Urban Development Action Grant (UDAG)	1	vl,l
Section 108	1	vl,l
Transitional housing Demo. Program	1,2,4	ho
Stewart B. McKinney Homeless Assist. Act	1,4	ho
Emergency Shelter Grants Program	1,4	ho
Supplemental Assist. (Homeless Facilities)	1,4	ho
Permanent Housing Demo. Program	1,4	ho
Housing Voucher Demonstration	2	vl,l
Low Income Tax Credits	4,5	vl,l
Lower Income Rental Assistance (Sec. 8)	2	vl,e,f
Moderate Rehabilitation Program (Sec. 8)	2	vl,l,e,f
Moderate Rehab. Program-SROs (Sec. 8)	2	vl,l,e,f
Housing Dev. Action Grants (HODAG)	2,4,5	vl,l,m
Manufactured Home Parks (Section 207)	2,4,5	l,m
Home Improvement Loan Insur. (Title I)	6	l,m
Manufactured Homes (Title I)	6	l,m
Manufactured Home Insurance (Title I)	6	l,m
Solar Energy & Energy Conservation Bank	6	l,m

(Continued)

Table B-1 (Continued)

<u>PROGRAM</u>	<u>SPONSOR/ APPLICANT</u>	<u>NEED OR TARGET GROUP</u>
<u>Mortgage Insurance Programs</u>		
Multi-Family Rental Housing, (Section 221 (d) (3,4))	2,4,5	m
Elderly Rental Housing (Section 231)	2,4,5	e
Existing Multi-Family Rental Housing (Section 223 (f))	4,5	l,m
Suppl. Loan Insurance (Section 241)	4,5	l,m,e
Nursing & Intermed. Care Facilities (Section 232)	4,5	e
Experimental Housing (Section 233)	4,5,6	l,m
Condominium Housing (Section 234)	4,5,6	l,m
Special Credit Risks (Section 237)	6	l,m
Graduated Pymt Mortgage (Section 2452))	6	m,fth
Homeownership Assistance, (Section 221 (d) 2))	6	l,m
<u>Farmer's Home Administration (FmHA)</u>		
Rental Assistance Program (Section 521)	1,4	l,e
Rural Housing Preservation Grants (Section 533)	1,4	vl,l
Rental Housing Loans (Section 515)	4,5	l,e,c
Farm Labor Housing Loans and Grants (Section 514/516)	4	farmworkers
<i>(Continued)</i>		

Table B-1 (Continued)

<u>PROGRAM</u>	<u>SPONSOR/ APPLICANT</u>	<u>NEED OR TARGET GROUP</u>
Individual Homeownership (Section 502)	6	l,m
Home Repair Loans (Section 504)	6	vl,e
<u>Veterans Administration</u>		
Home Loans	6	Veterans
Mobilehome Loans	6	Veterans
Disposal of Foreclosed Homes Program	6	Veterans
Specially Adapted Housing	6	Veterans
<u>Department of Health and Human Services</u>		
Low Income Home Energy Assistance	1	l
Community Development Credit Union Loan Credit Union	4	all
<u>Department of Energy</u>		
Department of Energy, Weatherization Assistance	1	l

Source: Consulting Group; J. Laurence Mintier & Associates

APPENDIX C

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"General and Economic Information on the City (Benicia)"

"Top Ten Employers"

LIST OF PERSONS CONSULTED

Bertolero, Toni, Deputy Director of Public Works, City of Benicia

Bray, Delbert, Director of Benicia Youth and Family Services, Inc.

Bunch, John, Planning Director, City of Benicia

Ciarrocchi, Terri, Eligibility Supervisor, Benicia Housing Authority

Everts, John, Assistant Planner, City of Benicia

Hammer, Katherine, Senior Planner, City of Benicia

Morton, Richard, Emergency Services Director, Solano County Economic Opportunity Council, Inc.

Peterson, Kelli, Planning Clerk, City of Benicia

Reis, Al, Director of the Benicia Housing Authority

Robertson, Viola, Acting Director of Benicia Community Action Council

Russell, Betty, Director of Benicia Community Action Council

Saenz, Tina, Program Coordinator, Domestic Violence Project (Fairfield)

Watt, Terrel, consultant on Sky Valley Specific Plan

Winters, Mike, consultant on Benicia Schools Master Plan

APPENDIX D

PUBLIC PARTICIPATION PROGRAM

A substantial public participation program was undertaken as part of the preparation of the Housing Element. Two public study sessions were held with the City Council and the Planning Commission to keep them appraised of progress and to solicit their direction in preparation of the Draft Housing Element. The Board of Directors of the Housing Authority was invited to participate in both sessions and interested developers and community groups were notified in advance. Publicity was provided by the local newspaper.

The first study session was held on May 8, 1990 to review two background reports prepared by the City's consultant. The first of these was a review of housing needs, housing conditions, and constraints to the provision of affordable housing in Benicia. The second report was a review of alternative affordable housing strategies and program options with an analysis of their suitability to Benicia. The City Council and Planning Commission were asked to provide direction as to the programs which they wished to pursue as part of the Housing Element.

The second study session, held on June 28, 1990, featured informational presentations by BRIDGE and the Bay Area Council. The City Council and the Planning Commission reviewed the Administrative Draft Housing Element and agreed to its release, with minor modifications, as the Public Review Draft.

The Public Review Draft Housing Element was released on July 17, 1990. Copies were mailed to interested parties, and the local newspaper publicized availability of the draft. In addition, a representative from BRIDGE made a televised presentation to the City Council at a regular Council meeting, explaining and showing examples of affordable housing projects which BRIDGE has completed. The local newspaper provided advanced publicity regarding the presentation.

City staff has met twice with commercial representatives and the Industrial Committee of the Chamber of Commerce to answer questions regarding the Draft Housing Element and to explain the proposal for establishment of industrial and commercial development fees to generate some of the funds needed to provide affordable housing.

City staff also met twice with representative from community organizations involved with providing affordable housing in Benicia including the Housing Authority, the Community Action Council and the Families in Transition, a recently formed church-sponsored organization addressing the homeless issue in Benicia.

The Planning Commission held a public hearing on the Draft Housing Element on November 27, 1990. The hearing was publicized through a display advertisement and news article in the local newspaper. In addition, notices of the meeting were mailed to a list of interested parties developed through the public outreach efforts described above.

CHECKLIST TO CONFIRM LACK OF AT-RISK UNITS
PURSUANT TO GOVERNMENT CODE SECTION 65583(A)(8)

Jurisdiction BENICIA

Date SEPTEMBER 11, 1992

1. HUD programs:

Section 8 Lower-Income Rental Assistance project-based programs:

- New Construction
- Substantial or Moderate Rehabilitation
- Property Disposition
- Loan Management Set-Aside

Section 101 Rent Supplements

Section 213 Cooperative Housing Insurance

Section 221(d)(3) Below-Market-Interest-Rate Mortgage Insurance Program

Section 236 Interest Reduction Payment Program

Section 202 Direct Loans for Elderly or Handicapped

☒ there are no such units for our jurisdiction listed in the Inventory of Federally Subsidized Rental Units At Risk of Conversion, 1990 or subsequent updated information made available by HPD.

☐ units for our jurisdiction in the above inventory are not at risk during the ten-year analysis period; no units are at risk until _____ (year).

2. Community Development Block Grant program (CDBG)

☐ jurisdiction has not used CDBG funds

☒ jurisdiction has not used CDBG funds for multifamily rental units

☐ although CDBG funds have been used for multifamily rental rehabilitation, staff responsible for this program indicate there are no affected units because _____

3. Redevelopment programs

☒ jurisdiction does not have a redevelopment agency

☐ redevelopment funds have not been used on multifamily rental units; or

although redevelopment funds have been used for multifamily rental units, staff responsible for this program indicate there are no affected units because

 a) income-restrictions for occupancy were not required for existing units, or

 b) other reasons: _____

4. FmHA Section 515 Rural Rental Housing Loans

- ☒ jurisdiction has not been located in a qualifying rural FmHA area
 according to information made available by HPD, there are no such eligible projects reported by FmHA within the community or unincorporated area
 FmHA staff checked the status of _____ (name) _____ development(s) and reported that it is not eligible for prepayment or not eligible for prepayment within the ten-year analysis period.

5. State and local multifamily revenue bond programs

 no bond-financed units eligible to terminate affordability controls within the next ten years were reported in the following publication: 1990 Annual Summary: The Use of Housing Revenue Bond Proceeds, California Debt Advisory Commission, and

☒ local housing authority staff indicate there are no such units within the community.

6. Local in-lieu fee programs or inclusionary programs

☒ jurisdiction has not had an in-lieu fee or inclusionary program

 staff responsible for these programs indicate no affected units

7. Developments which obtained a density bonus and direct government assistance pursuant to Government Code Section 65916.

☐ jurisdiction has no projects approved pursuant to this law

☒ staff responsible for this program indicate no affected units

8. Additional comments related to any of the above:

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